

Tuesday, 22 February 2022

1
2 (9.59 am)
3 **MS KENNEDY:** Good morning, Chair.
4 **SIR WYN WILLIAMS:** Good morning.
5 **MS KENNEDY:** Our first witness today is Mr Parmod Kalia.
6 **PARMOD KALIA (affirmed)**
7 **SIR WYN WILLIAMS:** Good morning, Mr Kalia. I'm very
8 pleased that you've been able to come to give evidence
9 this morning. Thank you very much.
10 **A.** Thank you.
11 **Questioned by MS KENNEDY**
12 **MS KENNEDY:** Mr Kalia, I think you know my name is
13 Ruth Kennedy and I ask questions on behalf of the
14 Inquiry. Have you got a copy of your witness
15 statement there?
16 **A.** I have.
17 **Q.** It should be dated 26 January 2022; is that right?
18 **A.** Yes, it is, yes.
19 **Q.** If you turn to page 16, your last page, is that your
20 signature there?
21 **A.** That's correct.
22 **Q.** Have you read through this statement recently?
23 **A.** I have.
24 **Q.** Is it true to the best of your knowledge and belief?
25 **A.** It is.

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1 purchase a Post Office?
2 **A.** I was looking for a business to run of my own. I was
3 looking for an office-based business rather than one
4 with unsociable hours or anything, and I had an aunt
5 who was already in the Post Office and she used to
6 talk to me about how it was in the Post Office with
7 the salary and the work, and it was 9 to 5, which is
8 what I was looking for.
9 **Q.** I think you became subpostmaster of the
10 Chipperfield Road sub-post office; is that right?
11 **A.** That's correct.
12 **Q.** Where in the country is that?
13 **A.** That's in Orpington in Kent.
14 **Q.** That was in June 1990; is that right?
15 **A.** That's correct.
16 **Q.** So you were a subpostmaster for quite some time before
17 the introduction of Horizon?
18 **A.** Yes, 1990 to 2000, roughly ten and a half years or so.
19 **Q.** When was Horizon introduced in your shop?
20 **A.** 2000.
21 **Q.** What training did you receive on it?
22 **A.** Before Horizon was introduced into the shop, I was
23 given about a week-and-a-half training off-site in
24 a classroom and then, as the equipment was installed,
25 I did have someone come in to the office and train me

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1 **Q.** I'm going to start by asking a couple of questions
2 about you. How old are you now?
3 **A.** I'm 63 now.
4 **Q.** I believe you currently volunteer at a charity. Could
5 you describe that for the Chair?
6 **A.** Yes, certainly. It's a spiritual based charity. Its
7 main base head office is in India. It has offices,
8 branches, here in the UK and Canada. It is just
9 a spiritual organisation. It is not religious based,
10 it is for all religions Hindu, Sikh, Christian, Muslim
11 for all religions.
12 **Q.** What family do you have?
13 **A.** I've got a wife and I have four children.
14 **Q.** Prior to working for the Post Office, could you just
15 briefly describe what jobs you had?
16 **A.** I worked for National Westminster Bank since 1977
17 until 1990, until taking up the Post Office.
18 **Q.** What did you do at the bank?
19 **A.** I started off basic junior, and then I done the
20 banking exams, AIB stage 1 in evening classes, and
21 stage 2 on day release the next year. I worked my way
22 up to the assistant manager.
23 **Q.** Was that the position you had when you left?
24 **A.** Yes.
25 **Q.** Turning then to the Post Office, why did you want to

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1 for one and a half days.
2 **Q.** How adequate did you find that training?
3 **A.** It seemed okay at the beginning. I was used to
4 computers. I was used to financial trading with the
5 banking transactions, I was doing before. It seemed
6 okay.
7 **Q.** What else were you provided with at that time from the
8 Post Office?
9 **A.** As in?
10 **Q.** I think your statement you mention a manual?
11 **A.** Oh, yes. There is a manual I was given to refer to in
12 case I needed any further help or assistance with
13 anything else as well.
14 **Q.** How helpful was that?
15 **A.** I didn't really get the time to refer to the manual
16 much. Whenever there were any problems or issues, the
17 first port of call was always the helpline.
18 **Q.** Turning then to the shortfalls on the system, did you
19 notice any shortfalls on the Horizon system prior to
20 the audit that was carried out?
21 **A.** Yes. The shortfalls were beginning to occur from
22 about January 2001 onwards. They were small ones to
23 start with, maybe £100. Before that, with the manual
24 bookkeeping, we used to have shortfalls maybe £20, £30
25 but then, with the Horizon from January, they started

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1 to get 100/150, but still I was putting it in from my
2 shop side to make it good. Gradually, it got into the
3 thousands and that was the stage where I couldn't put
4 in anymore from the shop side, so I was declaring that
5 I had that cash.

6 **Q.** You mentioned the helpline previously. What use did
7 you make of the helpline?

8 **A.** Plenty. Every time -- every time there was an error,
9 it wouldn't balance, the first port of call was always
10 the helpline to see if they could help me and assist
11 me what I could do and what I should do, but they --
12 their response was always, basically, you should be
13 getting an error notice, which should come to help to
14 resolve the issue. Sometimes the error notices did
15 come but, quite often, there were no error notices.

16 So the differences were -- then I would refer
17 back to the helpline again, saying it's now been
18 two weeks and no error notice, and that's when I was
19 suggested to make it good.

20 **Q.** Who else did you speak to at the Post Office about
21 these alleged shortfalls?

22 **A.** My regional manager/area manager. I spoke to her as
23 well and, again, the suggestion was "You have to make
24 it good".

25 **Q.** Who else did they tell you was encountering these

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1 needed to count.

2 **Q.** What did they tell you that they had found?

3 **A.** They told me they'd found a discrepancy, I think it
4 was in the region of 27,000 at the time, but since
5 then -- I think they're now putting 22,000 in the
6 paperwork, but I think it was 27 to start with.

7 **Q.** They suspended you that day; is that right?

8 **A.** Yes. They suspended me. They told me they was going
9 to interview me and I could have a family friend,
10 a solicitor or a representative from the Federation of
11 Postmasters present at the interview.

12 **Q.** Who did you choose?

13 **A.** Well, I didn't choose a solicitor. I didn't think
14 I needed a solicitor because I hadn't done anything
15 wrong. So I chose the Federation, National Federation
16 of SubPostmasters rep.

17 **Q.** What did the Federation representative say?

18 **A.** When I phoned him and explained what had happened and
19 there was an audit and there was a shortage of 27,000,
20 his first reaction was "How quickly can you put that
21 right to keep it out of the courts?"

22 **Q.** How did that make you feel?

23 **A.** He was a senior person to me, he was an experienced
24 person to me, I expected him to know what he was
25 talking about. I followed his advice. I was

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1 problems at the time?

2 **A.** They didn't tell me there was anyone else encountering
3 any problems at all. They didn't say any of that.

4 **Q.** How did you feel about being unable to identify the
5 solution to the problem?

6 **A.** Very, very disturbed. I would quite often be in the
7 Post Office balancing until 12.00 or 1.00 at night,
8 with my wife, with my little girl. She was six or
9 seven at the time. She'd be sleeping there, she'd
10 have to come out early in the morning with us, and
11 she'd have to be sleeping behind the shop counter
12 until we finished. It could be 12.00/1.00 at night.

13 **Q.** You were then audited, I think, in July/August 2001;
14 is that right?

15 **A.** That's correct, yes.

16 **Q.** How many auditors attended?

17 **A.** Three -- three people came.

18 **Q.** What was that process like?

19 **A.** They came in. The Post Office had already opened at
20 9.00, I think it was, and they came in, they said they
21 was going to do an audit, which I knew the protocol
22 that they come in, you stand to one side at the back
23 of the Post Office and let them do what they need to
24 do, count their stock, and so I just stood there at
25 the one side at the back and let them count what they

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1 distressed as to where I was going to get that money
2 from to put it right from straight away, so I had to
3 go to my Mum. I had to go to my Mum and ... sorry.

4 **Q.** Please don't apologise. Let me know if you need
5 a moment.

6 **A.** I had to go to my Mum and I had to tell her I need
7 £27,000, straight away. She wanted to know what for,
8 why, what's happening. I said "Look, I just need this
9 money now to keep me in a job". So she gave me
10 a cheque from her building society for the figure that
11 they claimed it was short.

12 **Q.** How did it feel having to ask your mother for that
13 money?

14 **A.** Very humiliating. Very shameful.

15 **Q.** How quickly did you give that cheque to the
16 Post Office?

17 **A.** Within two days. Within two days, I took the cheque
18 to the head office, which was in Bromley, and I gave
19 it to them in person.

20 **Q.** What did you think would happen then?

21 **A.** I was assured by the Federation rep that that would be
22 the end of the matter and I could possibly carry on.
23 So I thought shortly I would hear confirmation from
24 the Post Office to say "Fine, it's all sorted, you can
25 start opening the Post Office again". It was closed

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1 all the duration of this period.

2 **Q.** How did the rest of your family take you borrowing

3 that money from your mother?

4 **A.** Immediately, nobody knew other than my wife,

5 obviously, because she was in the shop side but my

6 younger brother got to find out, eventually, that

7 I had taken Mum's money and he wasn't happy. He

8 wasn't happy that I'd taken Mum's life savings from

9 her. In fact, we've fallen out, my brother and

10 myself, as a result of that as well.

11 **Q.** The Post Office then wanted to interview you formally;

12 is that right?

13 **A.** Yes.

14 **Q.** What did your Federation representative say then?

15 **A.** I again contacted the same Federation rep and his

16 response was "Make up a story and plead guilty to get

17 a minimum sentence".

18 **Q.** So what did you do?

19 **A.** I made up a story. I made up a story that I'd been

20 buying shares.

21 **Q.** Why did you make up a story about buying shares?

22 **A.** I'd worked in the bank for ten years or so. I'd done

23 those transactions for customers. I'd been buying

24 shares and selling shares on behalf of the customers.

25 That was the first thing that just came to my mind

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1 that, "Yes, okay, I spent that money on buying

2 shares", and, as the Federation had suggested "You'll

3 get the minimum sentence, maybe even a community order

4 as opposed to going to prison".

5 **Q.** How did it feel making up that story?

6 **A.** It didn't seem right. It didn't seem right. Why was

7 I doing that? But I was following his advice. He was

8 a senior person to me, experienced. I was following

9 his advice.

10 **Q.** I think your contract with the Post Office was

11 terminated in around September 2001; is that about

12 right?

13 **A.** Yes, that's correct.

14 **Q.** They proceeded to prosecute you for one count of

15 theft.

16 **A.** Correct, yes.

17 **Q.** So just confirm, what did you plead?

18 **A.** I pleaded guilty.

19 **Q.** Why did you plead guilty?

20 **A.** As I was advised by the Federation rep: make up

21 a story and plead guilty.

22 **Q.** Where was your case dealt with?

23 **A.** Originally it was at Bromley Magistrates' Court.

24 **Q.** Then, I think, did it move to the Crown Court?

25 **A.** Yes, yes. At the Magistrates' Court they said,

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1 because of the amount involved, they couldn't deal

2 with the sentencing, so they referred it to Croydon

3 Crown Court.

4 **Q.** What sentence did you receive?

5 **A.** I received a sentence of six months.

6 **Q.** A custodial sentence?

7 **A.** Six months' custodial sentence, yes.

8 **Q.** Were you taken to prison then?

9 **A.** Straightaway.

10 **Q.** Which prisons did you go to?

11 **A.** Originally -- first of all, I was taken to High Down

12 but it was all -- I was numb at that time. When I was

13 taken -- when I was given that sentence I didn't know

14 what was happening, where I was going or what was

15 going to happen to me. The solicitor actually dealing

16 with my defence at the time did come to see me when

17 I was taken down and he suggested "There's no point in

18 appealing because it's going to take that length of

19 time for the appeal to be processed" and he said

20 I should be out in three months.

21 I was given a six-month sentence, I should be

22 out in three months, and there was no point in

23 appealing. It came as a bit of a shock when the

24 prison wardens wanted my belt and my tie off me.

25 That, I felt, was a bit humiliating itself.

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1 First of all, they took me to High Down prison,

2 which is Category B, I think. Within about a week and

3 a half, I was transferred to Ford Open Prison.

4 **Q.** What was High Down prison like?

5 **A.** Walking through the front gate, first of all, front

6 door, being asked to strip and given the uniform.

7 I had a cell, there was a bunk bed in there and there

8 was somebody else already in one of the bunk beds and

9 I was locked up in there, basically, 23 hours of the

10 day.

11 **Q.** What was Ford Open Prison like?

12 **A.** Ford Open ... I just kept myself to myself. I didn't

13 make friends. There was a temple in there. I spent

14 a lot of time in the temple in there. I knew I had to

15 do something to keep myself occupied. I applied for

16 a job as ... sorry.

17 **Q.** Please don't apologise. Take a moment.

18 **A.** It's the first time she's hearing this.

19 I had to apply for a job to keep myself busy and

20 occupied, so there was a garden centre. I'd do

21 whatever's necessary there.

22 **Q.** How did you feel while you were in prison?

23 **A.** Basically, I think I shut down. I wasn't

24 acknowledging anything, I wasn't -- it was just biding

25 time. I couldn't wait for that three months to come

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1 up. There was a regime. You obviously had to be in
 2 bed and be checked in, make sure you're still there
 3 and you hadn't absconded or anything. It was not
 4 something I was used to. Not something that I've seen
 5 before.

6 **Q.** What was it like coming out of prison after that time?
 7 **A.** When I was released, I was released on tag.
 8 Basically, they sent me home by myself, said "Here's
 9 your ticket, off you go home and someone will meet you
 10 there at 6.00 in the evening", or something. And then
 11 I was put on tag, which restricted my movements.
 12 I couldn't go out the house after 6.00 pm. I had
 13 to -- couldn't leave before 9.00 am in the morning.
 14 I couldn't go back to my shop. My shop, at that time,
 15 was being run by family, my wife and our children.
 16 At that time, we'd also started doing newspaper
 17 deliveries, so I couldn't go in for the early morning
 18 deliveries. My son obviously expanded into the
 19 off-licence section as well, to try to make ends meet,
 20 because of the loss of the income from the
 21 Post Office, and I couldn't stay late at night for the
 22 off-licence. I was on tag for three months. I was
 23 restricted with my movements.

24 **Q.** How did it feel not being able to help your family?
 25 **A.** Very shameful. Very shameful that my job was to care

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1 to look after, my daughter's, but I started working as
 2 a chauffeur first and then I moved on to minicabbing
 3 after that as well.

4 **Q.** What impact did that change of employment have on your
 5 finances?
 6 **A.** There was a reduction in income from the Post Office.
 7 I fell behind with my tax situation, as well. I was
 8 being fined for penalties, interest, surcharges. We
 9 couldn't keep up. I was trying to sell the shop,
 10 tried on many occasions to try and sell the shop.
 11 There was no Post Office, nobody was interested. The
 12 footfall was decreasing. The sales were going down.
 13 Nobody was interested.
 14 The shop, eventually I ended up closing down
 15 altogether. I couldn't sell it, I didn't get any
 16 goodwill for it. When the lease came up for renewal,
 17 I couldn't carry on taking on that lease with that
 18 reduced income, so I had to close it down.

19 **Q.** What other financial consequences did this have on
 20 you?
 21 **A.** Financial consequences, my son, second son, he was at
 22 an independent fee-paying school before the audit and
 23 he was finishing school to go on to university. My
 24 second daughter at the time -- my first daughter,
 25 sorry, Nicky is the second. My oldest daughter was

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1 for the family, look after them and I couldn't do it.
 2 **Q.** I think your conviction was quashed last year; is that
 3 right?
 4 **A.** Yes. Yes, that's correct.
 5 **Q.** I'm now going to ask some questions about the impact
 6 that this has had on you and I'm first going to ask
 7 you about the financial impact. Can you describe for
 8 the Chair what happened to your shop?
 9 **A.** After I was released from prison, the family, my wife
 10 and my children were running the shop. The sales were
 11 going down, the takings were going down, the
 12 Post Office income had completely stopped. We had to
 13 still try and make ends meet.
 14 In 2005 -- in 2005, I started looking for
 15 another job as well, to try and make ends meet. I got
 16 a job as a chauffeur. The reason being that
 17 I couldn't afford a car of my own. This company gave
 18 a car, they gave the training, they gave -- it was on
 19 a PAYE system, so I was going to be guaranteed
 20 an income, as opposed to being self-employed.
 21 So I worked with this chauffeur company, while
 22 the family, my son -- my second son was at university.
 23 He was coming and going from university and helping
 24 out as and when he could. So it was my older son and
 25 my wife and she had a couple of young kids, as well,

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1 just turning 11. Before, again, the Horizon, I had
 2 already admitted her into the same fee-paying school.
 3 I had to take her out of that after I came out from
 4 prison. I had to remove her and then she had to be
 5 admitted to an ordinary state school. They were
 6 capable children. They've done their -- they're
 7 bright, intelligent children but I've destructed her
 8 education. She'd made friends there and she told me
 9 that she's lost those friends, as well, for good.

10 **Q.** How did that feel?
 11 **A.** Again, being -- it felt as though I was letting the
 12 family down again. I wasn't supporting, caring for
 13 the family as I should have been. The plans that we
 14 had made for the children's education had all failed.

15 **Q.** What compensation have you received to date?
 16 **A.** The only compensation I've received is, being a member
 17 of one of the 555, the compensation that was paid out,
 18 I've received a proportion of that, £27,000 I think.
 19 Since my conviction's been quashed last year, I have
 20 applied for interim payment. That's been refused.
 21 I believe I'm one of three who have had their interim
 22 payments refused and it does make me think: is it
 23 because of colour? The three of us are of colour,
 24 that I know of. Why? Why has this interim payment
 25 been refused?

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1 My solicitors, Hudgells, have done a very good
2 job understanding and appreciating and acknowledging
3 that I wasn't at fault. They've done everything they
4 can to refer my case to the CCRC, as a result of
5 which, because of their intervention, the CCRC, the
6 Criminal Cases Review Commission have then decided to
7 refer my case to Southwark Crown Court with a view to
8 having my conviction overturned. The judge believed,
9 obviously, what was said and my conviction has been
10 quashed. The Post Office are still adamant that I'm
11 not entitled to any interim payment for some reason.

12 **Q.** How has your health suffered as a result of all of
13 this?

14 **A.** Since 2002, after all these events, my health -- I've
15 got diabetes type 2. I have other conditions
16 associated. They don't know for sure but they're
17 putting it down to possibly diabetes. My eyes --
18 I have issues with my eyes, where they kept blinking
19 excessively. The specialist put it down to
20 blepharospasm, treated it with botox and told me that
21 that's not a cure, that is just a temporary fix for
22 three months, and then come back. I've had that
23 consecutively for two years or so.

24 My feet are -- neuropathy is what they diagnosed
25 as, difficulty in walking with my feet. They stay

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1 cold all the time, daytime, nighttime. My diabetes is
2 virtually out of control at the moment and the doctors
3 are talking about putting me on insulin.

4 **Q.** What about your mental health?

5 **A.** Since I came out of prison, I have kept very much to
6 myself. I haven't discussed with anybody the aspect
7 of what's happened to me, the Post Office. I've
8 buried it. Completely totally buried it, and it was
9 only in 2015 when I saw a Panorama programme about the
10 Post Office, and that's when I realised that that's
11 possibly what could have happened to me.

12 From 2001 to 2015 I'd completely buried that
13 aspect of the Post Office. I wanted to carry on with
14 my life but it was only in 2015 when I saw that
15 Panorama programme that I realised that that's
16 possibly what's happened to me and actually, since
17 then, I'm now in depression, anxiety issues, with
18 constant delaying of, first of all, the CCRC, they
19 refused it, but my solicitors applied and managed to
20 convince them that, yes, I am a victim of this
21 Post Office scandal.

22 Then the court case for quashing my conviction,
23 it was in -- I received confirmation from CCRC in
24 January 2021 last year that they were going to refer
25 it to the courts. The Post Office, first of all, they

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1 gave a date in February, delayed it again for
2 two weeks, then it was in March and then it was in
3 May. So they kept delaying it and that just builds up
4 my anxiety even more, a lot more. Anxiety -- I'm on
5 depressant now. In April last year I went to my GP
6 and, for the first time, I told him I was suffering
7 from depression, anxiety, and I had attempted suicide
8 on three occasions in 2015.

9 **Q.** How --

10 **A.** He's put me on antidepressants, my GP, for that.

11 **Q.** How do you feel about yourself as a person now?

12 **A.** I'm not myself. I am very quiet. I'm forgetful but
13 I'm not -- I'm not as I used to be with a get up and
14 go enthusiasm. I'm lacking enthusiasm to want to do
15 anything. I'm just accepting what it is.

16 **Q.** I'm now going to ask you some questions about the
17 impact this has had on your family. You talk in your
18 statement about culturally the impact of having
19 a conviction. Could you just explain to the Chair
20 what the cultural impact of having a conviction has
21 meant for you?

22 **A.** Cultural impacts. I'm Indian, I'm Asian. I'm British
23 Asian, I'm happy to be British as well. I've been
24 here all my life, I've been here since the age of 6 in
25 this country, I've grown up here, I'm educated here

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1 but I do still have some Indian values in me as well
2 whereby, yes, we do still follow our culture.

3 One of the main aspects of our culture is the
4 marriage system for the children. The marriage system
5 is it works in conjunction with their acceptance.
6 I know the children were all born here, they had their
7 freedom to make their own choices, nothing is imposed
8 upon them but with the marriage system it works more
9 often as an introductory, as an arranged marriage,
10 where you meet the family of the other side and then,
11 once there's a mutual understanding, marriages can be
12 arranged.

13 But with a conviction around me at the time my
14 older son was due to be getting married, no Asian
15 family would want to consider anybody with a criminal
16 conviction. That is a very bad stigma against any
17 Asian family, either any member of the family. It
18 doesn't have to be the partner, any member of the
19 family, if they have any kind of a criminal
20 conviction, it is looked as a very bad stigma upon
21 them.

22 I then had to, literally, arrange a marriage for
23 my son, my older son, in India. I had to take the
24 whole family, my wife, my children, to India in 2005.

25 That was in 2005. Prison for an Asian person is very

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1 much a stigma altogether. I have lost many friends
2 who I used to -- at the time before the Post Office,
3 we were very good friends. They were other
4 postmasters. I knew them. We were on very good terms
5 with postmasters. Since then they haven't spoken to
6 me. I don't have those friends either.

7 **Q.** What was the impact of this on your wife?

8 **A.** The children and the wife, and my wife, they couldn't
9 understand what had happened because I had no
10 explanation. They understood that there was an audit,
11 there was a shortage, where's the money, I have no
12 explanation. I can't say it was the computers because
13 I didn't know it was the computers. The children have
14 been actually been doubting, "Have you actually taken
15 the money?" Even now, until fairly recently, it's
16 still -- the relationship with my wife is to an extent
17 that, since 2015, after my suicide attempts, I was
18 taken in by this charity and I stay there, I live
19 there, I don't live with my wife. But I'm there,
20 I haven't gone down the route of divorce.

21 She's a foster carer, as I am. We were
22 registered foster carers in November 2013. We were
23 both registered as foster carers. So if she needs me
24 for anything because -- to take care of the children,
25 the foster children, I'm there I'm only a telephone

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1 very high regard, very -- respect, she's an elder,
2 she's a parent to me and she has helped me out on
3 occasions when I have needed her help, more than
4 anybody else. She has been there for me.

5 **Q.** I think it is right that she died before your
6 conviction was quashed; is that right?

7 **A.** Yes, that's correct. She passed away in September '19
8 and my conviction was quashed in May '21.

9 **Q.** How does it make you feel that she didn't get to see
10 your conviction quashed?

11 **A.** She didn't know about it. She hadn't been told about
12 it. At the time when I was due to go to prison, she
13 was sent away to India so she wouldn't know. Had she
14 known, had she found out, I think that probably would
15 have killed her then and there. She had her own
16 health problems. She didn't know I had a conviction.
17 There was no way I could face to tell her that I'm
18 a convicted criminal and been in prison.

19 **Q.** What about your siblings? Did they know?

20 **A.** My brother knew. My brother knew from the beginning.
21 He'd been helping me in getting legal assistance.
22 He'd been coming in and checking on the family while
23 I was in prison, making sure they were okay, but there
24 is still an aspect of he is accusing me of having
25 taken his inheritance, quite rightly. He's blaming me

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1 call away, I can go in I can see it. But we don't
2 have that husband and wife matrimonial relationship.
3 I've been living away from home since 2015.

4 **Q.** How did it feel to have your children doubt your
5 innocence?

6 **A.** Sorry, say again?

7 **Q.** How did it feel to have your children doubt your
8 innocence?

9 **A.** It feels inadequate. It makes me feel inadequate.
10 I haven't supplied for them, I haven't provided for
11 the children, I haven't -- they actually call this as
12 a dysfunctional family at the moment. They have
13 classified this as a dysfunctional family, all because
14 of my conviction.

15 **Q.** You mentioned borrowing money from your mother
16 earlier. What impact did this have on your
17 relationship with your mother?

18 **A.** My mother -- a parent will always love their children.
19 My mother has always loved me, as being the oldest
20 son. I was living away from home, from '15 to '18,
21 when she wasn't too well, my mother. She was
22 diagnosed with cancer. So I moved from the charity to
23 take care of her from '18 to '19. She passed away in
24 September '19.

25 But my relationship with my mother is always of

22

1 for that. My brother has been there but we're not on
2 talking terms at present, over this issue of this
3 money I've taken from Mum.

4 My sister, she's older than me. She didn't know
5 a thing. She didn't know a thing until two days
6 before my conviction was due to be quashed. She
7 didn't have a clue that I'd been in prison.

8 **Q.** How did it feel to keep something like that from your
9 immediate family?

10 **A.** I had to try and keep my sanity. I didn't want to
11 disrupt the family any more than the immediate family
12 that had been affected already, my wife, my children,
13 my brother knew. It was just something I couldn't
14 discuss with them. It was unbearable to think as to
15 how I could even tell them I'd been a convicted
16 criminal.

17 **Q.** What would you like from the Post Office now?

18 **A.** Post Office: apology? No. Apology is no good. We've
19 had an apology. I've had an apology. It's not worth
20 the words it's written on. The Post Office need to --
21 in all of this time this has been going on, the
22 Post Office has been accusing us of -- us postmasters
23 of taking money. What I don't understand is, they
24 were then classifying themselves as victims. They
25 were investigators, prosecutors and they were

24

1 executioners themselves.
 2 Why has someone or anyone not gone to them and
 3 say "Where's the money? What have you done with it?"
 4 Why has someone not gone round to their houses and
 5 looked under their mattresses and said "Where's the
 6 money? Search them around". Justice needs to be
 7 done. We need to find out from the Post Office what's
 8 happening there. What happened? Why? Why did they
 9 do this to so many people, innocent people?
 10 **Q.** Is there anything else you'd like to say to the Chair?
 11 **A.** No, I think that's fine. Thank you.
 12 **Q.** I'm just going to turn to the Chair now to see if he
 13 has any questions. Do you have any questions?
 14 **Questions from SIR WYN WILLIAMS**
 15 **SIR WYN WILLIAMS:** Just one or two, Mr Kalia. You've told
 16 me that you've had an apology from the Post Office but
 17 you've also told me that you've been refused
 18 an interim payment.
 19 **A.** Correct.
 20 **SIR WYN WILLIAMS:** I'd just like to get the sequence of
 21 events right, if I may. Did you get the apology
 22 before the refusal of the interim payment?
 23 **A.** Yes.
 24 **SIR WYN WILLIAMS:** I take it that was in writing?
 25 **A.** Yes.

25

1 **SIR WYN WILLIAMS:** Do you still have that apology?
 2 **A.** I do, yes.
 3 **SIR WYN WILLIAMS:** Would you be good enough to send it to
 4 the Inquiry so that I can see it for myself?
 5 **A.** Certainly, yes.
 6 **SIR WYN WILLIAMS:** Thank you.
 7 Then yesterday we had one of the -- we had
 8 a lady giving evidence who, like you, has had her
 9 application for an interim payment refused and she was
 10 prepared to send me the letter of refusal. Would you
 11 do the same, please?
 12 **A.** Definitely. I can do that as well, sir.
 13 **SIR WYN WILLIAMS:** Thank you very much, Mr Kalia, and
 14 thank you, again, for coming to give evidence before
 15 me this morning.
 16 **A.** Thank you for the opportunity for letting me come to
 17 give my evidence, sir. I appreciate that.
 18 **SIR WYN WILLIAMS:** Well, I'm pleased to hear you say that.
 19 Thank you.
 20 **MS KENNEDY:** Chair, our next witness is Mrs Joan Bailey
 21 who is appearing remotely. I propose we take
 22 a ten-minute break and perhaps come back at 10.50 to
 23 take her evidence.
 24 **SIR WYN WILLIAMS:** Yes, that's fine Ms Kennedy. So I'll
 25 break off for ten minutes. Thank you.

26

1 **MS KENNEDY:** Thank you.
 2 **(10.39 am)**
 3 **(A short break)**
 4 **(10.52 am)**
 5 **MS KENNEDY:** Chair, our next witness is Mrs Joan Bailey.
 6 **SIR WYN WILLIAMS:** Good morning, Mrs Bailey.
 7 **JOAN BAILEY (sworn)**
 8 **Questioned by MS KENNEDY**
 9 **MS KENNEDY:** As I think you know, my name's Ruth Kennedy
 10 and I ask questions on behalf of the Inquiry. Have
 11 you got a copy of your witness statement there with
 12 you?
 13 **A.** Yes.
 14 **Q.** I think it should be dated 11 February 2022; is that
 15 right?
 16 **A.** Yes.
 17 **Q.** If you turn to the last page, which I think is
 18 page 20 --
 19 **A.** Yes.
 20 **Q.** -- is that your signature?
 21 **A.** It is.
 22 **Q.** Have you read through this statement recently?
 23 **A.** Yes.
 24 **Q.** Is it true to the best of your knowledge and belief?
 25 **A.** Yes.

27

1 **Q.** I'm going to start by asking you a couple of
 2 introductory questions about you. How old are you
 3 now?
 4 **A.** I'm 71 now.
 5 **Q.** You talk in your statement about your husband who was
 6 a subpostmaster; is that right?
 7 **A.** Yes.
 8 **Q.** How long have you two been together?
 9 **A.** Oh, near on -- about 48 years.
 10 **Q.** How many children do you have?
 11 **A.** Four.
 12 **Q.** I think you say in your statement for a long time you
 13 lived near Shrewsbury in Shropshire; is that right?
 14 **A.** Yes, we lived in a small farming village.
 15 **Q.** What jobs did your husband have before becoming
 16 a subpostmaster?
 17 **A.** Well, when he left school, he went to college and he
 18 learned to be a builder, a carpenter and he spent
 19 about seven years at college and with work experience,
 20 and then he did that until the early '70s. And then
 21 the building trade wasn't doing particularly well, so
 22 he then went into the motor trade and he stayed in the
 23 motor trade and he went right up to be -- from
 24 a service manager to being a general manager, and he
 25 quite enjoyed the job, but the places he was working

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1 it was not doing particularly well. So he was made
 2 redundant and he went then to learn to be a
 3 cheesemaker, and he did very well. He loved the job
 4 and he won many prizes for his cheeses and he made
 5 county cheeses and he really enjoyed that.
 6 But later on, he was offered a job at Mullers in
 7 Market Drayton, which was much better paid and much
 8 less hours. He was working 72 hours a week when he
 9 was a cheesemaker, and he took that job and he worked
 10 for them and, you know, he stayed with them as long
 11 as -- until I was taken ill.
 12 **Q.** What jobs did you have before you started to work for
 13 the Post Office?
 14 **A.** Well, when I left college -- I left school and I went
 15 to college and there did an HND in hotel and catering
 16 and I worked in hotels and then restaurants, French
 17 restaurants. And then, in the early '70s, my brother
 18 and I opened a French restaurant and we were quite
 19 successful, and we got into the Good Food Guide after
 20 about two years, and it did very well.
 21 And then we decided to sell the restaurant
 22 because my husband then wanted to move back to
 23 Shropshire because the restaurant was in
 24 Stoke-on-Trent. And so we sold the business, went
 25 then to Shrewsbury and I had two more children --

1 I had my two younger children.
 2 **Q.** You mentioned a moment ago that you got ill. Could
 3 you just explain to the Chair, I think that happen in
 4 the year 2000. What happened to you?
 5 **A.** Well, I hadn't been particularly well, very bad
 6 headaches for quite a while and, this particular day,
 7 I went to work in the morning and I said to one of the
 8 girls, "I feel really poorly, I have to go home" and
 9 I went home and my husband was on nights, so I just
 10 climbed into bed by the side of him and when he woke
 11 up, to get up, you know, to have his dinner before he
 12 went back to work, they couldn't wake me properly.
 13 So they took -- my eldest daughter took me
 14 straight to the doctor's surgery and I went in and, by
 15 that time, I'd gone into a coma and my blood pressure
 16 was extremely high and the doctor said "Right, I'm
 17 calling for an ambulance I just don't like the look of
 18 this at all", and so he called for an ambulance and
 19 I was rushed to the Royal Shrewsbury Hospital, which
 20 was about four miles from our house. And they did --
 21 I think it was a CT scan, and they said that -- well,
 22 I don't know because I was unconscious, and they said
 23 that I had a brain tumour but that the pressure on my
 24 head wouldn't allow them to fly me to -- by helicopter
 25 to Smethwick, so they sent me to Stoke-on-Trent. They

1 have got a very good department there for brain
 2 injuries, and such.
 3 I was taken by police escort to Stoke-on-Trent
 4 and I had an operation because -- first of all, to get
 5 the pressure off my head because I had high -- because
 6 the tumour that I had was growing over the natural
 7 drain in my head and so my head obviously was, you
 8 know, just not good. And so they drilled a hole in
 9 the top of my head here (*indicated*) and they drained
 10 the fluid off my brain and then, when I woke up
 11 a couple of days later, they told me that I had
 12 a tumour, that it had got to be removed and they said
 13 they would do it as soon as possible within the next
 14 two days.
 15 But the next day my sight went completely and so
 16 then they realised that they'd have to do it as
 17 an emergency. So they did the operation as emergency
 18 and I was -- I think I was in the theatre, they said,
 19 my daughter said, for around about 12 to 13 hours and
 20 then I, you know, I woke up a few days later.
 21 But during that time of when I was, you know,
 22 kind of recovering from the brain injury -- because
 23 when you have any brain injury they don't wake you if
 24 possible, they kind of let you rest, so that
 25 everything is resting so your brain can recover, and

1 I got an MRSI and so I was very, very ill, and that
 2 nearly killed me. But the doctors, again, were
 3 magnificent and they -- after a few days, I was much
 4 better. But it did take me a long time to recover.
 5 **Q.** After that, I think you say in your statement that
 6 your husband thought it might be a good idea to work
 7 together, so you weren't working alone. What idea did
 8 he have about what you could do together?
 9 **A.** Right, okay. So once I'd learnt to, kind of, look
 10 after myself and feed myself, because I'd got no
 11 co-ordination at all, so my husband was talking and
 12 I wanted to get back to work. I'm not a kind of couch
 13 potato, I do like to, kind of, be busy. And so my
 14 husband was kind of wondering what kind of work he
 15 could do and then he, kind of, come up with "Well,
 16 perhaps if we had something like a Post Office in
 17 a little shop, you know, you could run the shop or
 18 Post Office and, you know, we can spend more time
 19 together", because then he could always be there if
 20 I was ever taken ill.
 21 Because when I first, you know, recovered from
 22 the tumour, I did have occasional fits. So, you know,
 23 he wanted to make sure that he was there with me. So
 24 we decided to buy the shop and the Post Office.
 25 **Q.** How did you feel about working for the Post Office at

1 that time?

2 **A.** I was a little bit -- well, I think that the thing

3 that really -- we went for our interview with the

4 Post Office in the May 2005, and we told them that we

5 were selling a house and that were thinking of buying

6 the particular Post Office, and so they seemed very

7 happy with us and they said that they would do the

8 normal checks that they do and that they would arrange

9 for training as soon as we took over the Post Office,

10 which was -- we rang them in June, the end of

11 June/beginning of July said "Our completion date is

12 20 August 2005, can you arrange for the training?"

13 **Q.** Just pausing there for a moment, I think the

14 Post Office you're talking about is the Howey Old

15 Post Office; is that right?

16 **A.** Yes.

17 **Q.** Where was that?

18 **A.** It was in Llandrindod, in Mid Wales.

19 **Q.** So you moved from where you were living in Shrewsbury

20 or near Shrewsbury to Wales, to run this Post Office?

21 **A.** Yes, we knew Wales very well and my husband knew this

22 area because he had been fishing, you know, in this

23 area.

24 **Q.** Can you describe that Post Office for the Chair?

25 **A.** Yes, it's a beautiful building, stone building, built

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1 Llanbadarn and Hundred House, his wife stood in at

2 Howey Post Office.

3 This went on for three months, so we weren't

4 being paid and also the Post Office include a small

5 office payment, which pays for electricity for

6 computers, so we paid for two computers, two printers

7 24/7 for three months, because the previous postmaster

8 didn't tell us about and so we weren't paid, and it

9 was about £250 a month, and it was November when they

10 started the training.

11 **Q.** In November what training did you receive then?

12 **A.** About four days, at the most, and the days when the

13 trainer went with my husband to the satellite

14 Post Offices I didn't get any training, so I suppose

15 mine was about two days.

16 **Q.** How sufficient do you think the training was?

17 **A.** It wasn't. It wasn't. It was the busiest time of the

18 year, you know, this is kind of November when there's

19 lots of posting ready for Christmas and everything,

20 and it was just so busy and we were trying to learn

21 how to do the job and the training was totally

22 inadequate.

23 **Q.** I think you wrote to the Post Office, is that right,

24 requesting further training?

25 **A.** Well, yes, we wrote -- well, the man who trained us

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1 in about 1864. It's just very nice. As you come into

2 the village and you see the property, and it is

3 a lovely property. And it had a nice big garden,

4 which I loved, because I love gardening, and we had

5 two Dobermanns, and so they loved the garden because

6 they could run round, and it was very nice. You know,

7 we were really attracted to it.

8 **Q.** What role did you have in that Post Office?

9 **A.** Well, because we had the Howey Post Office, also my

10 husband took on the two satellite Post Offices. So he

11 ran the satellite Post Office at Hundred House, which

12 is near Builth Wells, and then, in the other

13 direction, he ran the Llanbadarn and, you know, he

14 kind of went out two days a week to those two

15 Post Offices.

16 **Q.** I think you mentioned a moment ago the training and

17 requesting to be set up. Could you describe what

18 training you received when you started working for the

19 Post Office?

20 **A.** Well, the training should have commenced in August

21 when we took over the property but the Post Office

22 said they'd got nobody to train us. So the previous

23 postmaster came to do the Post Office and we kind of,

24 you know, looked after the shop but he was running the

25 Post Office and then on the days when he went to

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1 actually wrote a letter himself and wrote to the

2 Post Office and said that, you know, "These people

3 need more training and we must arrange for more

4 training for them". And when nothing had kind of

5 happened within a few weeks I again wrote to the

6 Post Office myself and said "Can you please, you know,

7 do some more training for us?"

8 **Q.** When was Horizon Online introduced in your

9 Post Office?

10 **A.** I think it was 2009.

11 **Q.** What training did you receive on that?

12 **A.** I think it was a day or half a day, something. It

13 wasn't very long.

14 **Q.** I'm now going to ask you some questions about the

15 shortfalls that showed on the system. What shortfalls

16 did you notice initially?

17 **A.** Initially, it was just a few pounds. It would

18 probably be £5 or £10, something like that and

19 I thought, oh, I'd probably -- you know, because we

20 hadn't been trained very well, I thought, well, I must

21 have done something or I must have, kind of, put in

22 two lots of stamps, or whatever, and so I just put the

23 money in and, you know, I took it out of the shop

24 takings and just put it in the Post Office and I did

25 this, you know, for quite a while.

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1 **Q.** What use did you make of the helpline?
 2 **A.** I rang them up and they -- well, they were totally
 3 useless. I mean, they didn't really want to know.
 4 They just said, "Well, look if it's short and you
 5 can't find it, you're going to have to put it in".
 6 So, you know, that was their stock answer. Or they
 7 said, well, if it was something that I didn't know how
 8 to do, they'd said "Well, look in the manuals". There
 9 was 12 manuals, ring-backed manuals. How on earth did
 10 they expect you to go all through them when you've got
 11 a customer waiting? It was ridiculous.
 12 **Q.** Did you notice a change in the shortfalls appearing
 13 when Horizon Online was installed?
 14 **A.** Yes, they got much higher. And I'd do cash
 15 declarations at night and then I'd do one in the
 16 following morning because they were different,
 17 completely different.
 18 **Q.** How did you feel about being unable to resolve these
 19 issues?
 20 **A.** Well, I was really distressed. I kind of -- I mean,
 21 I kind of, again thinking: well, is it me? You know,
 22 is my tumour coming back, because I just couldn't seem
 23 to reconcile anything. And I kept putting money in
 24 and it was getting higher, and higher, and higher, and
 25 I just thought: this is ridiculous. It took all our

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1 daughter had miscarried her baby in late pregnancy,
 2 one she'd been trying for over ten years, and so we
 3 were very upset about that. My youngest son's
 4 relationship had broken off, and he was living in
 5 a car, so that he could be close to his children and
 6 then ... sorry.
 7 Our youngest daughter, she'd been ill -- well,
 8 she is ill now, as well, with liver disease, and just
 9 wasn't getting any better, and she was going through
 10 a particularly bad time. So my husband was distraught
 11 over this and I couldn't tell him. Sorry.
 12 I couldn't tell him about the money and then
 13 on -- I think it was 5 January 2011, the auditor came
 14 and I was in bed ill at the time. I'd got, I think it
 15 was swine flu, I was really poorly in bed, and my
 16 husband was downstairs and the auditor checked through
 17 the money and checked through the stamps, and then she
 18 said she wanted to speak to me. And my husband said
 19 "Well, she's very ill, could you just go and speak to
 20 her upstairs", and she said "No, tell your wife to
 21 come down here".
 22 Sorry, I'll just have a drink.
 23 **Q.** Please don't apologise. Let me know if you need
 24 a moment.
 25 **A.** So I went downstairs and she said that "You have

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1 savings. It took, you know, money that we had and
 2 then I started having to kind of borrow money from
 3 loan companies, to kind of -- to put the money in.
 4 **Q.** How much money would you estimate that you put in?
 5 **A.** Probably over the years, over the six years, probably
 6 about £40,000.
 7 **Q.** What types of loans did you take out to finance
 8 putting that money in?
 9 **A.** One of them we took -- well, we took two smaller
 10 loans, one from RBS and one from Barclays. I think
 11 one was about 10,000 and one was about 7,000. And
 12 then, towards the end, we took one out from -- oh,
 13 I think it was Blemain Finance or something like that
 14 and that was a secured loan and, you know, we took
 15 that out and -- to kind of get the -- you know, to
 16 kind of balance up properly.
 17 **Q.** What happened eventually?
 18 **A.** Well, eventually, it got to the point where I couldn't
 19 borrow any more money, we'd used all our savings and
 20 I just -- I was just beside myself and I didn't tell
 21 my husband because -- well, I thought that he'd think
 22 it was me, that I'd done something wrong, that I just
 23 wasn't taking care, which wasn't true because I'm
 24 always very careful. And in December 2010, we had
 25 a very bad time with our children. Our oldest

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1 a shortfall in your money", and I said "I know", and
 2 she said "Well, where is the money?" and I said "There
 3 isn't any money". I said "I just don't know what's
 4 happening, I can't do it anymore", because we'd just
 5 used up all the money that we had.
 6 We had a lot of money that we had from the sale
 7 of our house and we'd spent £30,000 renovating all the
 8 shop and part of the Post Office and I said there
 9 wasn't anymore, and so she said, "Well, I must ring
 10 the office", and she spoke to someone, I don't know
 11 who it was, and she told my husband that he'd be --
 12 I can't think of the word. What's it called?
 13 **Q.** Suspended?
 14 **A.** Suspended, yes. She told him he'd be suspended and
 15 then she proceeded to ring a Post Office just a bit
 16 closer to town and said that "Is there anyone who
 17 could cover Howey Post Office because there was
 18 a problem, a short" -- not a shortfall, it was
 19 "a deficit in the Post Office and did they have anyone
 20 spare that could come and run the Post Office". And
 21 the people said "No, there isn't anyone". So the
 22 Post Office was closed.
 23 **Q.** I think, just to be clear, the discrepancy identified
 24 was in the region of £13,000; is that right?
 25 **A.** That's right, yes.

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1 **Q.** I think you've touched on this but your husband
2 resigned shortly after this audit; is that right?
3 **A.** Well, what happened is we were told to go down to
4 Swansea, I think it was, or was it Cardiff? I can't
5 remember -- and to see a Mr Burston, and we went down
6 and we had an interview and it was recorded. He told
7 us it would be recorded and that they would send us
8 a copy of the recording on CD, and then a few days
9 later they would send the password, so that we could
10 get in to go through the CD ourselves.

11 And they questioned us both about the shortfall
12 and -- when they did the audit on Howey, they couldn't
13 do the audit on the Post Offices that my husband ran,
14 the satellite stations, because the computer was down
15 again. So they couldn't do it at that time, and so
16 they had to come back later and do that audit on that,
17 and that was over by about £45.

18 So when -- they kind of took that £45 off the
19 13,000, and so it was -- I don't -- £12,000 and
20 something. I can't remember.

21 They did send us the CD but they sent the CD and
22 the password in the same envelope, so that was good
23 security. You know, there was no security and yet
24 they'd harped on about the security issue. And so my
25 husband at this time was really quite ill. Because of

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1 all the worry we'd had over the children, he wasn't
2 really well anyway, but then when all of this came
3 out, he was referred to the mental health team because
4 he was talking about that he didn't see any point, how
5 he couldn't kind of go any further. He was talking
6 about suicide.

7 And so they -- they kind of -- he went to see
8 them quite often, two or three times a week, and he
9 was put on antidepressants.

10 I'm sorry, I've forgotten where I am.

11 He was put on antidepressants and he had -- we
12 were told that it would probably be a couple of weeks
13 for them to reach their decision.

14 After about two weeks, I rang Mr Burston up and
15 I said, you know, "We haven't had an appointment -- we
16 haven't had an answer yet". It wasn't him who
17 answered, it was his secretary, and she said that he'd
18 gone on holiday for two weeks. So, by the time we had
19 a reply of what the Post Office was going to do, it
20 was March. So we went from the beginning of January
21 to March and they wrote a letter and they said that my
22 husband could have the Post Office back and he spoke
23 to the mental health team that had been dealing with
24 him and they advised him that he shouldn't do it.
25 They'd said that it was not a good thing for him to do

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1 because they didn't think he would mentally be able to
2 cope with it, with running the Post Office again.

3 So my husband then resigned and a few days later
4 we had a letter from Mr Burston and going through he
5 should have given three months' notice to resign.
6 Well, he had been on suspension for six months with no
7 salary at all, and they wouldn't even pay him sick
8 pay, and he couldn't get statutory sick pay because it
9 has to be paid by the employer.

10 On the letter, at the bottom of the letter, it
11 says "We understand that you have resigned from this
12 position at the Post Office so that we don't summarily
13 dismiss you". And I thought: well, they offered him
14 his job back so why would they dismiss him? It just
15 didn't make sense.

16 **Q.** How did you feel about the impact that this was having
17 on your husband?

18 **A.** I was very worried about him. I mean, he's never
19 suffered with mental health before. He's always been,
20 you know, a happy chap. He's always told rubbish
21 jokes and, you know, he was a really happy man. He
22 was just completely different. I mean, he was moody,
23 he would get very upset at the slightest thing, he was
24 short tempered -- he's always had a bit of a temper
25 but nothing like, you know, he was with that -- and

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1 I was just very, very worried.

2 **Q.** You've mentioned some meetings with investigation
3 officers. I think you had one you mentioned in March.
4 Who represented you? Did you have representation
5 then?

6 **A.** Yes. There's very good solicitors in Shrewsbury and
7 I had the criminal solicitor. I think his name was
8 Andrew Tench and he went with me to the first
9 interview.

10 **Q.** I think it's November 2011 that you are told -- that
11 you are given a caution for false accounting; is that
12 right?

13 **A.** That's right, yes, yes.

14 **Q.** So you had to wait a long time?

15 **A.** Well, March until November.

16 **Q.** What was that like?

17 **A.** Well, for that meeting -- the first meeting was in
18 Shrewsbury, which was fine because -- it's fine
19 because we've got two daughters who live in
20 Shrewsbury, so we were able to drive -- my husband
21 drove over and we stayed the night at my daughter's
22 and went to the -- well, I went to the interview and
23 then we drove back.

24 But when I went for the caution, we had to
25 drive, I think it was Newport, Shropshire, which

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1 actually from our house is 120 miles round trip, and
2 it was -- I'm sure it was disused because there was no
3 vehicles there, there was nobody around at all and we
4 just went into this little -- I'd describe it as
5 basically a broom cupboard. It was disgusting. It
6 was dirty. It was just not nice at all.

7 I was given the -- I can't think of -- caution.
8 I was given the caution, and that was it then.

9 **Q.** What happened to the business?

10 **A.** Well, we carried on with the shop because it was
11 a nice shop. You know, the one storey of the house
12 was the street-level storey, and that was originally
13 built as a shop and part of the shelving in the shop
14 was the original shop, you know, from 1864 or
15 whenever, and what we did when we renovated it,
16 a friend -- a carpenter who we knew, he kind of made
17 all the units and everything to match the original
18 shelving, and it was a beautiful shop, it really was.

19 We had a large fridge, and I used to do all the
20 baking and cooking for the fridge, and lasagne and
21 cottage pies, and all sorts of things, steak and
22 kidney pies, which I had a waiting lists for that, and
23 chicken and mushroom pies. And I used to bake all the
24 cakes and at Christmas time I'd make all the Christmas
25 cakes. One year I made about 35/37 Christmas cakes

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1 at night, and just putting it on for two hours and
2 then going to bed, so that you know we didn't use
3 money on our heating. So we closed the shop and then
4 the following year my husband was taken ill with
5 cancer.

6 **Q.** Was the reason that you didn't have any reserves
7 because, in part, of the money that you'd paid into
8 the Post Office to make good the shortfalls?

9 **A.** Yes, yes, yes.

10 **Q.** Are there any other financial consequences that you
11 would like to tell the Chair about?

12 **A.** Well, it just drained us. You know, we'd always -- it
13 had always been -- you know, we both had to work hard
14 because we had four children to take care of and --
15 but, you know, we always had a good Christmas, the
16 children had lots of things, we went on holiday for
17 a fortnight every year as the children were growing
18 up. And, you know, we went from kind of not really
19 having to worry about money to, kind of, every penny
20 counts. And it was just -- we were just drained.

21 It was -- oh, I don't know. It was just -- we
22 just couldn't do it anymore. I got to the point
23 where, you know, I was trying to think how we could
24 save money but there was no way we could save it
25 because we were doing everything we possibly could do

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1 and then, the following year, it increased because
2 they'd been told about the cakes. So, you know, it
3 was very successful.

4 But I don't know. Our heart had gone, you know,
5 because we enjoyed the amount of footfall that was
6 coming in when we had the Post Office but it was just
7 got to the point where we had -- I don't know, Tesco
8 came and Aldi came, and people preferred to walk, you
9 know, two miles into town and get their milk for £1
10 whereas our milk was 1.35. It got to the stage where
11 our electricity bills were about, kind of, £800
12 a quarter and we just couldn't do it. We just
13 couldn't do it.

14 We were using our pensions up because our
15 pensions had kicked in then. My husband's private
16 pensions and both our state pensions but, even then,
17 we still couldn't do it, because we couldn't run our
18 house without -- while we were trying to pay bills for
19 the shop, because we'd taken out -- we'd used up all
20 the -- we paid the Post Office, to keep it level, out
21 of our takings, so we'd built no reserves up.

22 So we decided that we would have to close the
23 shop. There was nothing we could do. It was in the
24 winter and we'd gone all through the winter not
25 putting the heating on in the house until around 7.00

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1 not to spend money.

2 **Q.** You spoke earlier about your husband's health. What
3 impact has all of this had on your health?

4 **A.** Well, I've always been -- even though I've had
5 brain -- problems with my brain, I've always been
6 a glass half full person. I've always been
7 an optimist. I've always been "Don't worry, it will
8 be fine", kind of thing. But, unfortunately, with the
9 stress and everything, it took its toll in a different
10 way, and so it caused quite a few illnesses which were
11 all stress-related. You know, diverticulitis and
12 angina, asthma. These are all exaggerated by stress
13 and, you know -- and I had a stroke a few years ago.
14 It was only a small stroke but I had a stroke, so now
15 I have to take medication for that, and angina and
16 I have the spray under my tongue for that, and
17 I didn't have these before. I didn't have these
18 problems before.

19 As I say, I was always you know an optimist, the
20 eternal optimist, my husband used to call me and, you
21 know ...

22 So, it was just very difficult and I was trying
23 to support him and so I felt as if everything was on
24 my little shoulders, and I'm 4 foot 10, and I couldn't
25 stand the kind of pressure that it was putting on me,

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1 but I couldn't let my husband have the pressure
2 because I knew how ill he was.

3 **Q.** What about your reputation in the village you lived
4 in? Was there an impact on that?

5 **A.** Yes, there was, yes. I mean, the people who knew us
6 and friends of ours, they were fine. They just
7 couldn't get over it and they said, "Well, this is
8 ridiculous, I mean, how could the Post Office treat
9 you like this?" And the people at Llanbadarn and
10 Hundred House wrote to us and they said "Well, we just
11 don't understand this, how could they treat people
12 like this?" And at that time we didn't know that
13 there was hundreds, hundreds of postmasters, we just
14 didn't know, because they told us we were the only
15 ones. They said "Well, nobody else has got any
16 trouble with it, why should you have falls, you know,
17 if nobody else has got trouble?"

18 **Q.** What about your family? What impact did this have on
19 your family life?

20 **A.** I don't know. I mean, family rally round, don't they,
21 they kind of, you know, try to support you the best
22 they can and -- but they couldn't, you know, help.
23 They couldn't help. I mean, when we were really short
24 of money my eldest daughter lent us £9,000 to help
25 partly with the Post Office, to try and get it

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1 that "Justice delayed is justice denied". He was
2 speaking about judicial process. I am applying it to
3 the Post Office. Their duplicity in delaying and
4 delaying the court action perpetrated the lie that the
5 subpostmasters were to blame for the shortfalls and
6 that there were no problems with the Horizon system.
7 And they continued to do so for 20 years, destroying
8 the lives of hundreds of subpostmasters and their
9 families, causing people to lose their livelihood,
10 homes, relationships and lives, and causing people to
11 think that they were alone in this nightmare.

12 The Post Office defence of the action by the 555
13 cost the taxpayer over £100 million because the
14 Post Office appealed every stage of the court action.
15 The Post Office and the Government must act now to pay
16 all the victims of the calculated and -- I can't even
17 say the word -- all the calculated lies of the
18 Post Office. Legal costs and funding costs must be
19 repaid equally to the 555 and an interim payment paid
20 without further delay to all the subpostmasters who
21 are still suffering today from the treatment of the
22 Post Office, and I imagine that they will do so for
23 the rest of their lives.

24 Please do not delay this financial injustice
25 while they wait for the ruling of this Inquiry and,

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1 straight, and also just to kind of -- just so that we
2 hadn't got to fret about having no money at all and,
3 you know -- I mean, most people who knew us, they were
4 fine. I mean, you know, they were just disgusted with
5 the Post Office treatment.

6 But there was others who didn't. I mean, you
7 know, they -- I mean, they kind of said "Oh, well,
8 there's no smoke without fire" and, you know, "They
9 must have been fiddling the books", as they called it.
10 And, you know, you can't do anything about that. You
11 know, if that's how they believe, they believe like
12 that, you know, so ...

13 **Q.** What would you like from the Post Office now?

14 **A.** I'd like them -- well, I'd just like them to kind of
15 own up that, you know, that somebody knew all along.
16 It took 20 years. You can't tell me that the same
17 people worked in the Post Office for 20 years. People
18 must have come and gone. Why didn't somebody raise
19 the alarm, unless they were all tied up with, kind of,
20 non-disclosures or something and ... you know.

21 I mean, I have, kind of, written out something
22 and I would like to read it if possible?

23 **Q.** Yes, please do.

24 **A.** I'll just have a drink first.

25 In 1868, Prime Minister William Gladstone said
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1 hopefully, the Inquiry will bring to justice the
2 people in the Post Office who covered up this
3 travesty.

4 **Q.** Is there anything else you wanted to say to the Chair?

5 **A.** I don't think so. I mean, I think the whole thing
6 just goes beyond angry. You just can't understand how
7 people could do this to other people, how they could
8 treat other people like this because they knew. They
9 knew all along. They still continued to do it.
10 I mean, that's obscene.

11 I don't think there's anything else.

12 **MS KENNEDY:** Thank you. I'm just going to turn to the
13 Chair.

14 Chair, do you have any questions?

Questions from SIR WYN WILLIAMS

16 **SIR WYN WILLIAMS:** Yes. Mrs Bailey, I'd just like to ask
17 you, if I may, some more questions about you receiving
18 a caution because the Inquiry's heard lots of evidence
19 about people who have had criminal convictions but
20 I think you may be the first one we've heard from who
21 was cautioned, all right?

22 **A.** Yes.

23 **SIR WYN WILLIAMS:** So I'd like to understand the process
24 you went through. In March 2011 you were interviewed
25 under caution. I've understood that, yes?

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1 A. Yes, yes.
 2 **SIR WYN WILLIAMS:** Then, as I've understood your evidence,
 3 many months went by until November 2011 before you had
 4 any other communication from the Post Office.
 5 A. That's right.
 6 **SIR WYN WILLIAMS:** That's right as well?
 7 A. Yes.
 8 **SIR WYN WILLIAMS:** So how did it come about that you were
 9 cautioned? Who raised that as a possibility?
 10 A. I don't know. I don't know. They just said "Could
 11 you attend this other meeting, you know, with the
 12 investigator", and that's the one in Newport, in
 13 Shropshire, and I was on my own, and I went into the
 14 room and he, basically -- I think it was Mr Bradshaw,
 15 I think, and he kind of asked me again some of the
 16 questions he asked me in the original interview and
 17 then asked if I'd stolen the money and I said, "No, we
 18 have not stolen any money at all", and so he said,
 19 "Well, I'm going to -- I've got a caution here and I'm
 20 going to caution you for" ... I can't remember the
 21 word. What's the word? Making up the amount of money
 22 I'd got.
 23 **SIR WYN WILLIAMS:** False accounting.
 24 A. Yes, false accounting. That's right. And he says,
 25 "So I'm going to caution you for that". There was no

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1 A. Do you mean actually on the caution itself or --
 2 **SIR WYN WILLIAMS:** Or orally -- discussed orally?
 3 A. I think I've got a copy of the caution here.
 4 **SIR WYN WILLIAMS:** Have you? Oh well, can I stop you
 5 then, Mrs Bailey. Would you be good enough to send
 6 a copy of the caution to me so I can examine it for
 7 myself?
 8 A. Yes. The solicitors have got a copy of it.
 9 **SIR WYN WILLIAMS:** Thanks. That's great. That will
 10 probably mean that I don't have to ask you any more
 11 questions about it, so that's even better from your
 12 point of view.
 13 Thank you very much for your evidence,
 14 Mrs Bailey, and I hope the weather's not too bad in
 15 Mid Wales?
 16 A. Well, the wind's dropped last night but we did have
 17 a torrent -- we did have a raging river running
 18 outside the house last night.
 19 **SIR WYN WILLIAMS:** Just so that I can picture where you
 20 are, I'm right in thinking that Howey is just south of
 21 Llandrindod Wells, on the way to Builth Wells, yes?
 22 A. That's right, yes. We're about two miles from there,
 23 yes.
 24 **SIR WYN WILLIAMS:** Well, thanks very much. Nice to meet
 25 you.

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1 police involved. There was no police called --
 2 **SIR WYN WILLIAMS:** Well, that's what I wanted to get at.
 3 From what you tell me -- and I don't want to put words
 4 into your mouth, so you must tell me if I've got it
 5 wrong -- in March, there was no discussion about
 6 a caution?
 7 A. No, no. There was no --
 8 **SIR WYN WILLIAMS:** So trying to deduce what occurred, so
 9 to speak, you must have received a letter in which you
 10 were invited to another interview, and did that letter
 11 make any reference to a caution?
 12 A. No, no. No, it just said "a further interview".
 13 **SIR WYN WILLIAMS:** All right.
 14 A. A further interview.
 15 **SIR WYN WILLIAMS:** But you're quite clear in your mind,
 16 are you, that at that meeting in Newport, you were
 17 actually -- well, there's a kind of little formal
 18 process. You probably had to sign something, did you?
 19 A. Yes, yes, I signed the caution. There was -- you
 20 know, it required my signature at the bottom.
 21 **SIR WYN WILLIAMS:** Normally, when the police administer
 22 a caution, they do so only after they are satisfied
 23 that you are actually admitting that you had done
 24 something wrong. Was there anything along those lines
 25 on this occasion?

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1 A. Thank you, Sir Wyn. Nice to meet you.
 2 **MS KENNEDY:** Chair, our next witness is Mr Christopher
 3 Trousdale. I propose a 15-minute break and we would
 4 come back at 11.55, if that would be suitable?
 5 **SIR WYN WILLIAMS:** So the provisional timetable has
 6 changed. We're going to deal with him next, are we?
 7 **MS KENNEDY:** Yes.
 8 **SIR WYN WILLIAMS:** That's fine by me. I'm just trying to
 9 get myself orientated, so to speak.
 10 **MS KENNEDY:** Yes.
 11 **SIR WYN WILLIAMS:** So 12.05.
 12 **MS KENNEDY:** Thank you.
 13 **SIR WYN WILLIAMS:** Thanks everybody.
 14 **(11.39 am)**
 15 **(A short break)**
 16 **(12.04 pm)**
 17 **MS KENNEDY:** Good afternoon, Chair. Our next witness is
 18 Christopher Trousdale.
 19 **CHRISTOPHER TROUSDALE (sworn)**
 20 **Questioned by MS KENNEDY**
 21 **MS KENNEDY:** As I think you know, my name is Ruth Kennedy
 22 and I ask questions on behalf of the Inquiry. Have
 23 you got a copy of your witness statements there?
 24 A. I do.
 25 Q. It should be dated 26 January 2022?

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1 A. Yes.
 2 Q. If you turn to page 19, which I think is the last
 3 page --
 4 A. Yes.
 5 Q. -- is that your signature there?
 6 A. It is.
 7 Q. Have you read through this statement recently?
 8 A. I have.
 9 Q. Is it true to the best of your knowledge and belief?
 10 A. There's a few spellings which I pointed out to you,
 11 some names of people but, apart from that, it's true.
 12 Q. I'm going to start by asking you a few introductory
 13 questions about yourself. How old are you now?
 14 A. 39.
 15 Q. How long have you been with your wife?
 16 A. 22 years.
 17 Q. How many children do you have?
 18 A. Two: one four and one eight.
 19 Q. Your family have a long history of working in
 20 a Post Office?
 21 A. Longer than most. 150 years. It goes back to my
 22 great grandmother, great grandfather, both
 23 grandparents, my great aunt, and my mother.
 24 Q. I think you mention in your statement that your
 25 grandfather ran -- and you will have to help me with

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1 the pronunciation --
 2 A. Lealholm.
 3 Q. -- Lealholm Post Office?
 4 A. For 40 years.
 5 Q. He retired due to a heart condition; is that right?
 6 A. Yes. The other businesses we ran as well, and he was
 7 due for a heart operation, so he sort of took
 8 retirement and the Post Office was passed to a lady
 9 who worked for him and she ran it for a year.
 10 Q. So he leased it to her, I think you say?
 11 A. Yes.
 12 Q. Then you decided to apply for that role; is that
 13 right?
 14 A. Well, yeah, I was studying at Newcastle College and
 15 the plan wasn't to move back, actually, I was going to
 16 stay and do my -- I was doing an HND and I was going
 17 to stay and do my degree. And then the
 18 subpostmistress tendered her registration, she was
 19 moving on, and the Post Office, and there was
 20 an associated petrol station and shop, was put up for
 21 sale but all the people who wanted to buy it wanted to
 22 close the Post Office. So our family had served the
 23 community all those years so I thought it was
 24 important to try and keep the office open.
 25 Q. How old were you at that time?

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1 A. 19.
 2 Q. I think you mention in your statement you also started
 3 a design business at that time?
 4 A. Yes, so as part of the application, the Post Office
 5 wanted to see that your business plan was viable to
 6 take over the office, because the remuneration was
 7 quite small so, as part of that, I was awarded a grant
 8 from the Prince's Trust and started a small design
 9 business, as well as the shop and the Post Office.
 10 Q. You took over that Post Office in July 2002?
 11 A. Yes.
 12 Q. Do you know how your grandfather felt about you taking
 13 over?
 14 A. *(Pause)* I think proud would be the word.
 15 Q. When you first started working for the Post Office,
 16 what training did you receive?
 17 A. Well, it was two weeks/ten days but, let's be clear,
 18 that the lady who came to the office to train me,
 19 I think at least five of those days were spent doing
 20 tasks like reordering correct envelopes, replacing
 21 manuals, ordering name badges, changing the point of
 22 sale, lots of things like that weren't Horizon
 23 training. And then, on top of that, there was
 24 things -- your customer service training, looking
 25 people in the eye, thank you, please, upselling

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1 products.
 2 So the actual Horizon training, of which the
 3 majority of that was just selling things not actual
 4 accountancy side, was three days and actual Horizon
 5 accountancy training would be next to nothing.
 6 Q. How adequate did you find that training?
 7 A. Totally inadequate. I mean, I have friends who are
 8 counter clerks at banks who were sent away for weeks
 9 upon time to intensive training courses, who then were
 10 shadowed intensively for weeks when they got to
 11 a counter and then they were shadowed for another
 12 six months after that, unintensively, and it sort of
 13 should have rang alarm bells at the time but youthful
 14 naiveté, maybe, I just thought this system's obviously
 15 so good, that's what's needed.
 16 Q. I think you did ask for more training at the time?
 17 A. Absolutely, yes, I wasn't confident, especially the
 18 balances. The first balance we did didn't balance and
 19 I felt: well, hang on a minute, this -- you know,
 20 what's going on here. And I asked for more and the
 21 trainer just said "You're lucky you have got me for as
 22 long as you have had me".
 23 Q. Turning then to the alleged shortfalls. I think you
 24 say in your statement that in 2003 you started to
 25 notice discrepancies?

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1 **A.** Yes. So they were not always shortfalls. So the
 2 balance could be up or down. So it just didn't
 3 balance either way. It wasn't all shortfalls and
 4 I think even the first -- so even with -- the trainer,
 5 called Helen, was sat over my shoulder for the first
 6 week, watched every transaction, still didn't balance
 7 on the times that she was there and, again, it should
 8 have been red flags at the time but enthusiasm and
 9 everything else took over and you think: well, I can
 10 get through this and there's this fantastic support
 11 line I've been told about, so that's there for me if
 12 I need it. Yeah, if only it had been.

13 **Q.** How often did you notice those discrepancies, would
 14 you say?

15 **A.** I don't think there was a week there wasn't
 16 a discrepancy, up or down.

17 **Q.** What did you do when you noticed a discrepancy?

18 **A.** So my thought was: don't interfere with the
 19 Post Office stock system, so leave it. If it's up,
 20 don't take it out; if it's down, don't put in. Then
 21 I know that I haven't taken or touched the Post Office
 22 money, it's its own unit and that was my, sort of, way
 23 forwards.

24 **Q.** I think you mention in your statement that the
 25 discrepancies got worse; is that right?

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1 with the Freeths case in the High Court they still
 2 said that they'd destroyed them and they weren't
 3 there.

4 Then, miraculously, at the CCRC, this sheet
 5 appeared with my call logs, 188 calls over the --
 6 well, 15 months, or whatever it was I was there, it's
 7 about one every other day and, clearly, it says --
 8 this is their paperwork, it says "Related calls
 9 request for contact with line manager, six related to
 10 Horizon Issues, 155 to transaction issues, 29 related
 11 to balancing enquiries". There's six other calls look
 12 like they have been deleted. I would suggest that
 13 those calls were where I was explicitly told to sign
 14 the cash account and roll over.

15 **Q.** I'm just checking to see if we've been sent that.
 16 Would you be prepared to --

17 **A.** I'm sure it's in the disclosure pack but I'll make
 18 sure that the solicitors -- Hudgells have been
 19 fantastic; they'll send it to you afterwards.

20 **Q.** Thank you. I believe you were audited on
 21 16 September 2003; is that right?

22 **A.** If I can just go back a step, actually, I think it
 23 might be useful to the Inquiry that -- obviously, we
 24 will get to the point where my mother took over the
 25 office but, in 2009, which was years after I left the

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1 **A.** Yes, yes, so the discrepancies built then you'd ring
 2 the helpline -- well, I called it the "hell line"
 3 because, if you could get through and if they hadn't
 4 shut the line early, if you didn't get someone on the
 5 other end of the phone who was just totally
 6 frustrating and shouting at you or, you know -- or you
 7 just cut out in the middle of the call, if they didn't
 8 like what you were asking them.

9 And it was just, sort of, "How do I sort this
 10 out?" And you got this message back all the time that
 11 was either "You're the only one having this problem"
 12 or "You'll just have to roll over and -- because you
 13 have to be open tomorrow, you must be open tomorrow".
 14 We balanced every week and there was no option of not
 15 being open the day after, you know.

16 **Q.** How did you feel when the person on the helpline was
 17 telling you that?

18 **A.** Frustration was -- I mean, a lot of the time it got to
 19 anger, real anger, and I remember when we asked for
 20 the records of my call logs to the helpline, in
 21 various court cases, they wouldn't supply them. They
 22 only actually supplied them when it got to the CCRC,
 23 so they actually lied to me twice. First, they
 24 refused to disclose the call logs to me in my initial
 25 case. Then in the mediation with Howe & Co, and then

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1 office, she was also explicitly told to falsify
 2 an account and roll over to open. Now, she having the
 3 hindsight of -- having the benefit of the trouble I'd
 4 been through, she made a log of that call so we
 5 actually have that call reference, the time, the
 6 person who told her and the copy of the cash account,
 7 which she refused to sign.

8 So if that would be useful to the Inquiry,
 9 I think that tape recording could be very enlightening
 10 because I'm not the only one that was explicitly told
 11 to falsify an account.

12 **Q.** Yes, please, I'm sure we would be very grateful to see
 13 those.

14 So turning back to the audit, which I think was
 15 on 16 September 2003?

16 **A.** Yes, people like to call it an audit but Kevin, the
 17 young man that came to my office, I don't think he had
 18 any qualifications, financial qualifications or
 19 forensic accounting qualifications, or computer
 20 programming qualifications. So when you say an
 21 "audit", what you are actually saying is a person
 22 turned up to press a few buttons on a faulty IT
 23 system.

24 **Q.** How many of the purported auditors showed up?

25 **A.** Just Kevin to start with and then afterwards he was

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1 joined by my area manager, Julia Stephenson obviously.
 2 I remember the morning very vividly because my brother
 3 was in my house, we had massive problems with power
 4 cuts, and by brother wanted fuel from the petrol
 5 station, which we were running at the same time and he
 6 couldn't because the power was off. It had been off
 7 for days previously and glitches, so I was in the
 8 house, it was 50 yards from the office, so I knew when
 9 the power came on in the house I could then walk over
 10 the road, open the office. No point opening it
 11 otherwise, not allowed to if the lights aren't on.

12 So I was sat in the office, we were having
 13 a chat stood in the kitchen, lights flickered on, so
 14 I walked over the road and there was a man stood on
 15 the doorstep there and I thought: oh, this is
 16 interesting. So my brother went and helped himself to
 17 petrol and he went to work. And he announced himself
 18 as the auditor and so I took him in the office and
 19 I immediately said "Well, I'm absolutely glad you are
 20 here because you can come and help me find out -- you
 21 can do things on this system that I'm not allowed to
 22 do or unable to do".

23 So as soon as he walked in I said "I think
 24 you'll find there's £8,000 not showing on the
 25 account". At that point, he then -- wheels were set
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1 have fallen apart.

2 So that's how the day, sort of, went and then
 3 there was various things, then the auditor came into
 4 the back room, Kevin, and he came and said "It's all
 5 right, there's not £8,000 missing, I found what the
 6 problem is", and I said "Is it to do with REMs",
 7 because I thought I had a problem -- my cash
 8 remittance was about £8,000. So I thought: there's
 9 nothing else, there's no transactions that we handle
 10 that are that big. So when you are looking for
 11 a single thing and suddenly a figure jumps so high,
 12 you think: what do we handle? You look for what's
 13 that sort of -- roughly that figure. "My REMs are
 14 8,000" and Kevin said "No, you haven't put your REMs
 15 in, there's a REM bag here hasn't been included".

16 I thought "Thank goodness, it's all" -- I had
 17 been awake for about 50 or 60 hours before this, the
 18 night before, trying to find out what had happened,
 19 paperwork everywhere, you know, every little slip
 20 trying to go through it. Then, ten minutes later,
 21 after he chatted to the area manager, oh no, suddenly
 22 the REM was right and there was £8,000 missing, right.

23 So I said "Right, well, you tell me where it is
 24 then because I haven't taken it". And then the area
 25 manager said to me "We've got two system specialists
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1 in motion, he rang the area manager who then appeared
 2 rather quickly.

3 **Q.** What happened when the area manager arrived?

4 **A.** Well, this is where I started to be managed. So the
 5 pair of them, without cautioning me, forced me to sign
 6 a statement which was then produced against me as
 7 a guilty, sort of, statement. Kevin stood over me
 8 and, sort of, read back to me what he thought I'd told
 9 him that morning and if you look -- I've got a copy of
 10 the statement, and I've got beautiful handwriting
 11 normally, it looks like a three-year old has written
 12 it. Because the adrenaline was obviously flowing,
 13 and, you know, there was obviously a bit of shock, and
 14 things like that.

15 And, yes, so without cautioning me they forced
 16 me to write a statement and then I remember making
 17 a few noises to say "I think it might be worth me
 18 ringing my parents or leaving the office", and then
 19 Julia Stephenson started to usher me by cleverly
 20 saying, "I tell you what", holding me, "just come and
 21 sit here, I'll make you a cup of tea", putting herself
 22 between me and the telephones in the back office
 23 because they obviously didn't want me to involve
 24 anyone else because they know, if I had, their little
 25 plan that they usually run in these situations, would
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1 or specialists coming down, I think they're in
 2 Scotland or Berwick, or somewhere up north, we will
 3 have to wait for them to get here", four or five
 4 hours, how ever long it took. So then they sort of
 5 managed me all day, prevented me contacting anybody
 6 and -- yeah, and then the investigators turned up and
 7 things rolled on from there.

8 **Q.** What happened when the investigator showed up?

9 **A.** Sorry. So when the investigators came, first they
 10 went into the office and they obviously were chatting
 11 and they kept shutting the door to me so I couldn't
 12 hear what they were saying and then they said "Oh, we
 13 need to have a chat". I said "Oh, that's no problem
 14 at all, I've got nothing to hide, let's have a chat".
 15 I'm assuming they wanted to -- naively assumed they're
 16 going to ask me about inputting certain things on the
 17 computer, have I made sure this is right, have I done
 18 things in the correct order. I thought these two
 19 specialists had come to go through the computer. How
 20 stupid I was.

21 So they said "We can't do it here", because of
 22 the power was flickering, "Can we pop to your house?"
 23 I said "Well, the power's the same but we can go over
 24 there, if you want, that's fine". So went over to the
 25 house, stupidly made them a nice cup of tea, and then
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1 they were talking to me but they were very -- now,
 2 I know what they were doing but, at the time, it
 3 didn't seem that suspicious.
 4 They talked to me but separately, so one would
 5 be in the lounge, one was in the kitchen but, every
 6 time they did, they'd make sure they keep shutting the
 7 door. Now, I think that's so that they honestly
 8 couldn't, if they were asked, say what the other
 9 person was asking me or telling me. They were saying
 10 things to me like "Now, you don't want to be -- you
 11 don't want to look stupid here", you know and they
 12 firmly reminded me that I'd sign the Official Secrets
 13 Act, which just terrified me when they started talking
 14 about that.
 15 I thought "Hang on" and then, by this time, my
 16 mind was just like jelly. They said "You've signed
 17 the Official Secrets Act, so you are not allowed to
 18 talk to anybody, anybody at all, about this", because
 19 I'd been making noises about trying to contact, get
 20 hold of my parents, Joanne, my wife, you know, this is
 21 -- "I need to contact somebody", and they were very,
 22 very clever in preventing me from getting anywhere
 23 near a telephone.
 24 So then the next thing, I was in the lounge with
 25 one of them and the lounge door was shut -- I can
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1 picture them in the chairs now, and one of them got up
 2 and went out, and I don't know what he was doing, he
 3 was a long time, I wonder if he was searching that
 4 house without my permission in the areas that --
 5 because the lounge was right at the back of the house,
 6 and then -- I mean, the car was 20 steps away from the
 7 house. I think it took him about 15/20 minutes to
 8 bring a tape recorder back. And they said "Oh, we're
 9 just plugging this in because it saves having to
 10 writing everything down, et cetera, et cetera. You
 11 can have someone here but" -- I said "Excellent, fine,
 12 yeah, I can have someone here", "But only if they are
 13 another Post Office worker or, like, a colleague or
 14 a union rep". I said "Well, I don't have any
 15 colleagues, I work by myself in the Post Office,
 16 there's only a few counter assistants but, you know".
 17 "Oh, well, they can't come in, no".
 18 So they wouldn't let me have my wife in,
 19 obviously, so they said, "No, that's not allowed".
 20 Then, yes, so they went through the Post Office
 21 saying "You are not allowed" -- they reinforced "You
 22 are not allowed to talk to anyone about this". Then
 23 the tape recorder went on and they said "You've said
 24 you don't want anyone here and you don't want
 25 a solicitor". And at this point I'm thinking: well,
 70

1 I'm not allowed to talk to anybody. So I said, "No,
 2 well, obviously not", you know, so that was how we
 3 proceeded.
 4 All this time, they just kicked my wife out of
 5 the house in the evening in the cold and just left her
 6 outside. Obviously, she couldn't go to the
 7 Post Office because they had taken the keys for that.
 8 By this time, they had actually stripped the office,
 9 and when I say "stripped it", they took every scrap of
 10 Post Office paperwork -- and I'd like to say "take",
 11 but they didn't, they stole, there's no warrant, all
 12 of my personal trading invoices, bank statements, they
 13 emptied the safe, which had a copy of my lease in it,
 14 they took all of that away, and folded boxes full of
 15 stuff.
 16 They just stripped the office bear, never, ever
 17 returned it, you know, we never got another sight of
 18 it after that.
 19 Then, obviously, the interview started. Now,
 20 before the interview had started I'd been mentioning
 21 this REM and this £8,000 because, to me, it was the
 22 most likely area where a figure could have jumped that
 23 big. It's the only transaction we could handle that
 24 was that sort of size was a remittance, coming into
 25 the office. And, obviously, we were talking about
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1 that REM pouch and things like that, and then they
 2 sort of said "Right, before we start the interview,
 3 tell me about this REM pouch, et cetera, et cetera".
 4 Okay, we'll do that then, I was just doing what I was
 5 being told, you know.
 6 At some point, I thought: we're going to get on
 7 to them asking me about the inputs into the machine,
 8 look at my log-ons, look at the cash accounts, look
 9 that the balances for the recent few weeks. Of
 10 course, they weren't interested in that at all. So
 11 they started, and I started to tell them about this
 12 pouch that I think I might have lost, have I thrown it
 13 in the bin, so many things going through my mind,
 14 because the only message the helpline reinforced was
 15 "It will turn up, if there's an error we've got this
 16 system which finds it, it will come back as
 17 a correction, an error notice, up or down".
 18 And you think: right, so this is obviously how
 19 the system works, you know, if the computers done
 20 something wrong, they have got this back end which
 21 finds this and then corrects your office. So you
 22 think it's going to come back.
 23 And then in the interview I said "Right, well,
 24 we'll start off with this REM pouch, might have lost
 25 this REM pouch", as one of the possibilities, because
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1 I didn't know what happened. And then they turned
2 that round and said -- they then turned round to say
3 that I was trying to lie about this REM pouch. I said
4 "Hang on a minute", and then it all went downhill from
5 there. They started mentioning -- it was Tony
6 Robertson and Jude Trotter, and I've got this
7 pervasive image of her sat in my great-grandma's
8 chair, she looked a bit like a witch with -- awful.
9 I can't get it out of my head unfortunately.

10 They started -- she started asking me about
11 docket fraud. I didn't even know what docket fraud
12 was. I was 19.

13 She said "We found these docket slips in the
14 till drawer", and I said "Right, well, they're part of
15 the cash", because the office when the power went out
16 you couldn't scan the barcode but I could still accept
17 the docket, pay the cash out, and then when the power
18 comes back on, you can then input them. So that
19 docket, face value, is cash, which I paid out.

20 So the second the area manager removed them from
21 the stock unit and passed them to an investigator, she
22 instantly created over £400 deficit at that moment.
23 So they had them in the interview, in my house, these
24 dockets "What are these here for?" I said "They're
25 just some dockets that need putting on the system

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1 you know. They must have been very proud of
2 themselves. They must have left there giggling in the
3 cars about how they'd managed to do me over. And, to
4 this day, I look back with a bit of terror.

5 **Q.** What were you diagnosed with after that interview?

6 **A.** So I went to the doctors, it was acute stress reaction
7 and PTSD.

8 **Q.** I think, to clarify, you were suspended that day as
9 well?

10 **A.** Yes, the area manager suspended me from that moment,
11 yes.

12 **Q.** You were then interviewed, I think, at Whitby police
13 station on 16 October 2003?

14 **A.** So before that happened, they came back to the village
15 to collect the alleged shortfall, which my parents had
16 to remortgage their house to get the cash, and we had
17 to do it in the Post Office, which there was no power
18 on, once again, no power to the office. So they
19 couldn't conduct another interview at Lealholm because
20 there was no power on again. The power issues in the
21 village were that bad that a year after I was
22 prosecuted, they had to take the whole village off the
23 National Grid for a year, onto generators and replace
24 all the infrastructure. That's how big the problem
25 was. I have the ticket number from the power company,

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1 because the power's been off". They wouldn't have
2 that. They started asking about giro fraud, docket --
3 I didn't know what they were talking about.

4 **Q.** Mr Trousdale, just at that moment, I've got a message
5 from the transcriber, just asking if you can slow down
6 slightly.

7 **A.** I do apologise, my blood is boiling, and I'll --

8 **Q.** Totally understood, but no, no, don't apologise, but
9 if you could, just slightly slower. Sorry, you were
10 going on to say something else.

11 **A.** Yes, so then it just went on to "You've taken this
12 money, where is it? Have you got a nice big posh
13 car?" "I don't have a driving licence". "Where have
14 you been on holiday?" "I've just come out of
15 university and I've just started work for you guys,
16 I haven't been on holiday anywhere". "Do you gamble,
17 do you drink?" "No, what's this got to do with the
18 computer system?"

19 And it just went on from there, you know.

20 "Where's this money?" I said "Look in my bank
21 accounts, do whatever you want, I haven't got any
22 money, you've got it or your system has it".

23 And it I just went bad to worse, unfortunately,
24 that interview and, afterwards, I felt so stupid that
25 I'd let them trick me, and coerce me and manage me,

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1 actually, because years after, I wrote to them and
2 said "Can you just confirm this", and she said "Oh,
3 yes, it was" -- the guy who actually planned the
4 budget wrote back to me and said it was a year on
5 generators, that's how bad the power was.

6 Yes, so, it's -- they then had to take me to the
7 police station because they couldn't plug their tape
8 recorder in Lealholm, no power, and, at that point,
9 I wasn't fit for interview at all but they still --
10 they didn't care. They weren't interested in any
11 regulations or rules or PACE, or anything likely that.

12 They were a law unto themselves, so they took me
13 to the police station at Whitby and I had to be booked
14 in by the duty sergeant, he asked me a few questions.
15 I told him, I said "I shouldn't be here, I was
16 medicated by the doctor", and I forgot the name of the
17 drugs now but, if you look at the side effects of the
18 drugs, I think I had 90 per cent, I had such
19 an adverse effect, it affected my vision, everything.

20 It was absolutely horrendous and I said to him
21 "I'm on these tablets, I can't think straight, I can't
22 talk straight" and the Post Office man looked at him
23 and said "That's what we do, it's all right". He
24 just, this sergeant, stood there said "Oh, well, off
25 you go then". At that point, a duty solicitor had

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1 been called for me, who I think was probably more used
2 to dealing with breaches of the peace and drunk and
3 disorderly, certainly not an intensive case like the
4 Post Office were admitting -- or alleging I'd done.

5 **Q.** Did you feel properly supported at all during that
6 interview?

7 **A.** Oh no, I don't think the solicitor spoke in the whole
8 interview. I think I had 10/20 seconds with him
9 before. They didn't give any prior disclosure, they
10 didn't say to him "This is the evidence we're going to
11 put to him", or anything like that. It was literally
12 he was seeing it as they were putting it to me in the
13 police station interview room.

14 **Q.** Can you describe what happened at that interview?

15 **A.** Yes, so they had some sheets of paper which were
16 spreadsheets, nothing like we're used to seeing off
17 the Horizon system. We used to get big long columns
18 and A4 printouts. And they had this spreadsheet that
19 they had obviously cobbled together themselves and
20 they put them under my nose and say "this date here,
21 eight months ago, is this a true figure?" I'm like,
22 "I don't know".

23 And, again, very clever semantics. They'd --
24 and repetitive as well. They'd ask me a question and
25 say "Well, is this an accurate figure", I said "Well,

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1 accounts, they told me to roll over, you know, they
2 said I cannot open the office the day after unless you
3 roll over, and one of the calls I said "Where am
4 I going to get this much money? I don't drive. I'm
5 about 12 miles away from a bank. Where do you expect
6 me to go and get this?" "Oh, well, you will just have
7 to say it's there and roll over and a correction
8 notice will come through in a couple of weeks".

9 So that's what I thought this system ran like,
10 if you like, but, you know, again, now it would be
11 a different story. You would question things but, at
12 the time, you think: well, you know just what we have
13 to do.

14 **Q.** What did they prosecute you with?

15 **A.** So they prosecuted me for false accounting, and I was
16 going to plead not guilty, right -- I think it was
17 right even up to the first court hearing in Whitby
18 Magistrates' Court I think I was going to plead not
19 guilty and then the -- it was Newbys Solicitors of
20 Town Hall, Guisborough came in and spoke to my
21 barrister. So the solicitors company had then gone to
22 the top man in the -- sorry, it was a solicitor, at
23 the time, my solicitor, Nick Tubbs. He said "They've
24 come forwards and they've said if you don't" -- unlike
25 the others who got a plea bargain, I was threatened.

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1 it could have been up, it could have been down". "Was
2 it a shortfall?" "I don't know, I couldn't tell you".
3 Then they'd keep repeating a sentence but then drop
4 a word, maybe, every time they repeated it, up until
5 the point I was just at the end saying "Well, it might
6 have been yes, just yes, whatever, I don't want to be
7 here" and, you know. In the end, of course, if you
8 read all of their internal paperwork "Oh, he admitted
9 this, he admitted that", "Look at the interviews,
10 I didn't, I just wanted you out of there".

11 At one point he said "You have asked for
12 a solicitor". If you read the transcript, I thought
13 he was a solicitor, one of the other investigators
14 I hadn't seen before. Didn't even know who I was
15 talking to. It even says "I am talking to a
16 solicitor, I was facing him over the table", and my
17 solicitor was sat next to me on this side and, you
18 know, it was just horrendous.

19 **Q.** How did you feel after that interview?

20 **A.** By that time, I probably didn't feel anything at all.

21 **Q.** What did you expect would happen after that interview?

22 **A.** Well, I think they clearly said "Then we're going to
23 prosecute you", and I was absolutely just --
24 I still -- it was so fanciful the -- you know, the
25 scenario and I think I'd been told to sign these cash

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1 So they said "If you don't plead guilty, we're going
2 to add the theft charge and escalate it to the Crown
3 Court and you can be facing seven years in jail". So
4 at the Magistrates' Court, you know the maximum they
5 can do, they said "If you don't plead guilty, we're
6 going to add a theft charge, and there's 14 charges
7 held on account, and we're going to escalate to the
8 Crown Court". So I didn't have any choice.

9 Everyone just looked at me and said "You can't
10 go to jail, especially with this, when you haven't
11 done anything".

12 **Q.** I think you mention that one of those hearings, the
13 Post Office accepted that the alleged shortfall figure
14 was false; is that right?

15 **A.** Yes. So before that even I was promised that this
16 Tony Robertson wouldn't appear and at one of the cases
17 he decided it was in my best interest for him to
18 appear and put me under stress and pressure. And,
19 unfortunately, I was carted off in an ambulance
20 because my legal team said "He shouldn't be anywhere
21 near, at all, the court. If he's not giving evidence,
22 he doesn't need to be there". But he decided to turn
23 up anyway. That's how nasty they were.

24 Yes, so, in court, bearing in mind I'd never
25 been given a contract, the only thing I'd ever signed

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1 was three or four pages of the Official Secrets Act,
 2 you had a brief sheet, sort of, saying roughly what
 3 your contract is and the first time we had seen
 4 an actual full contract was when it was supplied to my
 5 solicitor in disclosure. My solicitor held this
 6 contract up, quarter of an inch thick, and the
 7 bench -- I remember his name, his name was Neil, on
 8 the Magistrates' bench. He said "Can I have a look at
 9 that?" He got this contract and he looked through it
 10 and he looked back at the legal team puzzled and he
 11 said "Should we be here? Surely this is a matter of
 12 breach of contract? There's no evidence of theft".

13 And the Post Office solicitor stood up and just
 14 said "No, I can assure you this is right".
 15 Absolutely -- at that point, I thought I'm rescued,
 16 finally someone has seen that I should not be sat in
 17 this seat, and that didn't happen either.

18 So then I actually managed to speak in court,
 19 which I shouldn't have done, and I asked my solicitor
 20 in open court "Can you please ask the Post Office
 21 solicitors have I stolen anything?" and they admitted
 22 in court that there was no theft, even though they
 23 threatened me with a theft charge just the last
 24 hearing or two.

25 I then also asked them, I said -- this audit
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1 figure here, they had inflated by 15 per cent. So
 2 they had provided -- they had created a false account
 3 for the court, I think to increase the severity.

4 So the auditor, good old Kevin, when he was in,
 5 had pulled the cash drawer out and, when my mother had
 6 taken over, she'd pulled it a little bit further and,
 7 in the back, was foreign currency he hadn't counted
 8 and stamps he hadn't counted. Fair enough.

9 And then there was these dockets, and cheques on
 10 hand. So I had taken a cheque for a service, so
 11 that's effectively a cash figure. Instead of
 12 deducting those from the audit figure, they added
 13 them. And the £400-odd of dockets, instead of
 14 deducting those, they added them on too. Then they
 15 also refused to deduct the cash and the stamps that
 16 had been found in the till drawer afterwards, as well.

17 None of those funds were ever returned to me, by
 18 the way, so they admitted in court, and they said at
 19 the next hearing -- because then it had to go for
 20 pre-sentence -- pre-sentencing report, or whatever.
 21 So the next hearing they promised that they would
 22 present the correct account, having already provided
 23 a false one to the court. They never did. They were
 24 a power to themselves. Even the courts couldn't make
 25 the Post Office do what they wanted. They were

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1 literally their own law.
 2 **Q.** I think you were then convicted of false accounting on
 3 8 March 2004; is that right?
 4 **A.** Yes.
 5 **Q.** What sentence did you receive?
 6 **A.** It was community service, a fine and a year's
 7 probation.
 8 **Q.** Your conviction has been quashed?
 9 **A.** It was in December '19.
 10 **Q.** I'm now going to ask you some questions about the
 11 impact that all of this has had on you. You
 12 mentioned -- dealing firstly with financial impact,
 13 you mentioned previously about borrowing money from
 14 your parents. What other financial losses have you
 15 suffered?
 16 **A.** You can't really quantify it over 20 years. Even
 17 little things, like getting insurance, you have to go
 18 to the underwriters, if you can get it. Even if my --
 19 you know, they put the premiums up on things that you
 20 need, even getting a bank account, you can't get, you
 21 have to be given a basic bank account with higher
 22 charges, and you're not allowed a current account,
 23 because you have got a criminal record. There's all
 24 sorts of things. This massive amount of money I had
 25 to pay back my family, I still owe some of it. You
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1 think: when will this ever stop following me, you
 2 know, and it never does.
 3 **Q.** How much do you still owe people?
 4 **A.** I don't know the exact figure but it was, including
 5 interest, I think it was about £19,000 I had to borrow
 6 off my parents, a big chunk of that was to give the
 7 Post Office alleged shortfall and then, obviously,
 8 just to cover life, rent and bills at home, and things
 9 like that. And then there's, oh, all sorts of other
 10 help I've had off people, which ... you just can't
 11 quantify.
 12 **Q.** What about the business itself?
 13 **A.** So the business was just, sort of, taken away from me,
 14 if you like. Not taken away, but I was just removed
 15 from it by them. So after I committed this heinous
 16 crime, in their eyes, the most arm's length person
 17 they could ask to go and watch the Post Office was my
 18 mother, which didn't -- at the time -- all this just
 19 doesn't add up, does it? Then my poor old Mum, she
 20 was in a well paid job, she was a manager in
 21 a canteen, so she came to keep the office open, took
 22 some holidays and she thought it would just be
 23 a short-term thing because all of the indications from
 24 the Post Office were this is going to get sorted.

25 And, of course, constantly we're asking "You
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1 tell us -- we'll pay for the forensic accountants, if
 2 you want, you just tell us we'll pay for it, no
 3 problem because this needs to be sorted out". This is
 4 before the trials, obviously. And, of course, after
 5 all the family history, my Mum didn't want the office
 6 to close either, so she ended up staying and,
 7 obviously, she went from a job with holidays, holiday,
 8 sick pay, pension, et cetera, et cetera, took a pay
 9 cut and has been stuck in a Post Office ever since.

10 **Q.** How did you feel about your mother taking over the
 11 Post Office from you?

12 **A.** Again, my naiveté, the only thing we wanted the office
 13 open for was the village. The village was such a nice
 14 -- it's a rural idyll. It's right in the middle of
 15 the North Yorkshire Moors, I think the Sunday Times
 16 called it the "prettiest village in England" and the
 17 community was brilliant. We thought "Well, we fought
 18 all these years, we served all these years, let's not
 19 let this wreck it". It wasn't for the Post Office's
 20 benefit, it was for the village's benefit, and you
 21 think: well, you just -- I do not know, what went
 22 through their minds I don't know.

23 **Q.** What did you do for work?

24 **A.** So, to start with, obviously initially afterwards,
 25 there was no work and then the local landlord offered

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1 explain it to people: imagine your house has burnt
 2 down, "Oh, you left a candle on by the curtain", "But
 3 I didn't have any candles in the house, it was this
 4 magical dragon appeared and burnt my house down". It
 5 was a fiction as far fetched as that the Post Office
 6 could like and then cover it up for all these years
 7 and then when they even explicitly were told the truth
 8 by external auditors, continued to cover it up and not
 9 at that point say, "oh, your conviction's unsafe".
 10 They let us suffer for longer -- even now, you
 11 can read the Post Office dribble that they put out and
 12 you think: you've got no contrition, you've got no
 13 remorse, you're just in brand protection 101 mode,
 14 that's all you're interested in. You just think: just
 15 put the victims first, for once. That's all we want.

16 **Q.** How do you feel about yourself now?

17 **A.** I don't know. The battle has kept us going, I think.
 18 The fight for justice. Alan, obviously, formed the
 19 JFSA and, oh, the first meeting I went
 20 into ... I walked into this little village hall, after
 21 being told I was the only one this ever happened to,
 22 and --
 23 It was funny actually, there was a friend of my
 24 Mum, she had heard from a wholesaler of hers that his
 25 son-in-law in Bridlington, which is a town just down

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1 me some shifts, just *ad hoc* casual work. So I sort of
 2 got back into there. A few years after, I sort of
 3 worked in the kitchens in the pub and things like
 4 that, and I did a few years like that and then, as
 5 time went on, family encouraged me to pick up the
 6 design work again, so I started picking up a bit of
 7 that. And then, eventually, I was lucky, my Dad ran
 8 a small printing business and he said "Well, come and
 9 do the design work for us", and we sort of, over the
 10 years, I just sort of naturally merged, if you like.
 11 You know, we sort of went down that route and I'm glad
 12 actually.

13 I didn't sign on, I didn't want to be a burden
 14 on the state but so many more of my colleagues haven't
 15 had that ability to go into work, so I do feel --
 16 "lucky" is a weird word to use but I feel lucky, if
 17 you like, that I had an opportunity to be able to
 18 start paying my own bills again.

19 **Q.** You have already mentioned some of the impacts that
 20 this has had on your mental health. What impact or
 21 continuing impact does it have?

22 **A.** I don't think you'll speak to a person in this Inquiry
 23 that it won't be with them forever.

24 I just hope that the Post Office ... it's -- my
 25 brother came up with a good analogy. Trying to

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1 the coast, this is a few years afterwards, having
 2 problems, and would -- then looked into it and heard
 3 about this JFSA, and I walked into the village hall
 4 and I looked round and I just thought: these just look
 5 like my grandparents because of most of the
 6 subpostmasters had retirement jobs, et cetera, I was
 7 once of the exceptions, being so young. And I looked
 8 around and I thought: are these all ... oh. The
 9 weight just lifted and I thought it's not just me.
 10 They have lied. This is disgusting, you know. And
 11 then the support was excellent and I think that's
 12 what's kept everyone going is the truth always comes
 13 out, always comes out. It's just taken 20 years for
 14 it to get there.

15 **Q.** I think you mention in your statement that you feel
 16 like your personality is different now?

17 **A.** Oh, yes, it's just suspicion of most things and people
 18 and, like, hyper-vigilance, things like that. Never
 19 go away. It's absolutely draining sometimes.
 20 Sometimes it's been an advantage to be so fastidious
 21 about things and careful but, other times, you just
 22 think I just wish I could let loose and be my old
 23 self.

24 **Q.** I think you also mention in your statement about the
 25 impact it's had on your physical health as well?

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1 **A.** Yes. Before -- I mean, when I was at college and just
 2 before I took over, I was playing rugby, swimming,
 3 running, weight lifting, you name it. I did swim
 4 sprint for the county, I was a sprinter for the
 5 county, I threw discus, things like that. I was very,
 6 very fit and then, when you don't want to go out
 7 afterwards, it just disappears.
 8 **Q.** You have touched on this a moment ago when you said
 9 you didn't want to go out. What impact has this had
 10 on your social life?
 11 **A.** Well, we always made an effort every New Year's
 12 Eve ... we make an effort to go out -- because it
 13 would signal another year on from it.
 14 Sorry.
 15 **Q.** What's happened to those New Year's drinks?
 16 **A.** Well, that's the one thing we tried to keep going and,
 17 obviously, when we started, when we figured out the
 18 Post Office were this massive pack of lying hounds,
 19 this sort of battle took over. So for a few years,
 20 not immediately after, but years after, we thought:
 21 well, let's celebrate getting another year past.
 22 **Q.** I think prior to all of this you mention in your
 23 statements you used to be quite social and go for
 24 Christmas drinks with friends?
 25 **A.** Yes. All that stopped because you'd get snide remarks

1 off people, even five, six, seven years after, snide
 2 remarks. Even when I worked in a new job, you'd go
 3 and see a customer and he'd say, "Oh you're so and
 4 so", and you think: oh, it won't ever leave me, you
 5 know. It was in the papers, and all that sort of jazz
 6 and you just think, oh. And so, in the end, you think
 7 I just can't be bothered with the hassle. I can't be
 8 bothered trying to tell them this tale about the
 9 fantastical dragon that didn't exist. So you think
 10 it's just easier to stay in.
 11 **Q.** What snide remarks would you hear?
 12 **A.** Just, you know, sort of "Oh, have you got a new car
 13 outside, have you been on any nice holidays", same
 14 sort of things, you know. "Aren't you the guy that
 15 lost all that money", and things like that. So you
 16 just think, well, you know.
 17 **Q.** What about your family. How did this impact on the
 18 relationship with your grandfather?
 19 **A.** Well, let me start somewhere else. So my little
 20 brother was still at school, he would get all sorts of
 21 comments at school. Obviously, my poor old Mum, who
 22 took the office over, she got stress-triggered
 23 rheumatoid arthritis and she was diagnosed with PTSD
 24 as well.
 25 (Pause)

1 And then my wife, she was also dragged to
 2 a police station by the Post Office and interviewed,
 3 against her will, and "You have to come, you must
 4 come", you know. So she had that to deal with. And
 5 then she was diagnosed with about four or five
 6 stress-triggered autoimmune conditions. (Pause)
 7 And then, yeah, my maternal grandfather, who'd
 8 run the office, he was a Post Office man,
 9 unfortunately, so he sort of thought: how can this
 10 glowing organisation, the jewel of the British Crown,
 11 how could they possibly lie? If they say the computer
 12 system's working, it's working. So that was it for me
 13 and him, really. We ...
 14 I do apologise.
 15 **Q.** Please, don't apologise. Do let me know if you would
 16 like a moment.
 17 I think it's right, isn't it, that your
 18 grandfather died before your conviction was quashed?
 19 **A.** Yes. So that's one of the biggest tragedies.
 20 **Q.** What do you mean by "tragedy"? How does it make you
 21 feel?
 22 **A.** I think you can probably understand. But for him, he
 23 wasn't around long enough to hear even the truth come
 24 out in the high courts, reading internal documents and
 25 then even -- even after the High Court where they came

1 to the settlement and they still even then hadn't
 2 disclosed other evidence which was pertinent to all
 3 our cases -- which, in my view, makes the 555
 4 settlement totally unjust -- and then when we get to
 5 the High Court, suddenly what's this Clarke advice?
 6 What's it? Oh, you did know about the -- why didn't
 7 you tell us that when we were in the High Court when
 8 you're supposed to be open and honest. So he didn't
 9 get to hear any of that either. You know, he didn't
 10 get to see that -- he didn't get to see that these
 11 people were systematically -- I mean, I would even say
 12 it was a conspiracy. It was that far.
 13 The investigators -- I mean, I read somewhere
 14 that they were incentivised for results. I mean, you
 15 basically turned them into bounty hunters on
 16 commission. How is that even a thing in the British
 17 justice system? They absolutely destroyed people's
 18 faith in justice system and if he had seen that
 19 outrage, I think that would have helped.
 20 **Q.** What compensation have you received so far?
 21 **A.** So from the High Court case, I think I got awarded
 22 12,000-something and there was another balance, a
 23 little balancing payment, afterwards and, again, I
 24 just used that to -- well, some of the money I went to
 25 put straight back into the campaign because we knew it

1 wasn't the end. We knew they were still lying. We
2 knew there's some coming up, so I put a couple of
3 thousand into the ongoing campaign and the rest I just
4 started paying people back.

5 **Q.** What would you like from the Post Office now?

6 **A.** You'll have to bear with me. I beg your indulgence.
7 There's a few points I'd like to make.

8 **Q.** Please.

9 **A.** Just going back actually into my -- just a bit back,
10 there's -- the investigators (*indicated*) never
11 investigated, like the police would be forced to do.
12 Even if someone admits to a murder, the police still
13 have to go and check those facts and check that
14 they're not being forced to admit to a murder. The
15 investigators never, ever -- you can look at all the
16 internal paperwork -- investigated the system. They
17 didn't look that power cut problems the office was
18 having. They didn't look at the communication. BT
19 had to put a second ISDN line into my office because
20 at that point there was two lines we had. I think we
21 had four lines into the office because the
22 communication was that bad.

23 After my Mum took over, the computer system was
24 "replaced" and you think why was none of this -- why
25 didn't they investigate the system? Why did they only

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1 the problem, that must be what it is. They didn't
2 investigate. They just said, "You have to pay the
3 money back". So this was -- this continued. This
4 wasn't just isolated to me. I want to sort of paint
5 the picture that when I left, the problems didn't
6 leave with me, they kept on going.

7 The helpline: I would suggest that they're very
8 complicit in this scandal. And when we talk about
9 "Horizon IT system" I want everyone to realise that
10 that system included human teams as part of that
11 system as the feedback loops, in the error notice and
12 transaction corrections, and the helpline. So we're
13 not just talking about a computer system that went
14 wrong; we're also talking about the human teams within
15 that IT system that went wrong or were complicit or
16 did things on purpose.

17 I have a weird survivor's guilt now as well, as
18 well as the guilt of being stupid and all the things
19 that's happened to my family. You have a -- I think
20 33 people have died before receiving anything like
21 compensation or their names cleared, and that figure's
22 only going to go up if there's a delay.

23 I'd also like to say that one evening I was
24 carted off to the police station after I was convicted
25 to have my DNA fingerprints taken from me forcefully,

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1 look at the subpostmasters? And I think the answer is
2 it was cheaper and easier and they were being
3 incentivised maybe. And you think, well, if
4 investigators aren't performing their duty as an
5 investigator and then as a prosecutor -- you think,
6 well, surely when we get to these High Court cases --
7 and then -- oh. Sorry, I digress. It beggars belief.

8 Right. After -- sorry, bear with me.

9 After a few years, the area manager (that was my
10 area manager became my mother's area manager) came
11 back to the office after she'd left the Post Office,
12 I suggest out of guilt, and she told my Mum that she
13 was sorry what they'd done to me -- and I'm going to
14 use a swear, I apologise, but I'm quoting. She said:

15 "That Tony Robertson was a bastard who loved his
16 job too much and no-one at the Post Office liked him."

17 And why would she make the effort to go all that
18 way back after she's left the Post Office to see my
19 Mum and apologise? My Mum was that paranoid when she
20 took over the office instead of balancing once a week,
21 she balanced every day because she was that afraid of
22 this system. There was one occasion where she had
23 a deficit which was exact amount of the foreign
24 currency to the penny that she had experienced. So
25 when she rang the area manager, they agreed that was

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1 and they said it: if I didn't comply, it would be
2 forcefully because they had the right to do it 30 days
3 after any conviction. I was then kicked out of a
4 police station at 12 at night with no phone, no money,
5 12 miles from home.

6 So I think the police need to look at themselves
7 and I would suggest that no private prosecutions
8 should be allowed to use police premises. The
9 Post Office investigators did that to intimidate
10 people. I'm absolutely sure of it. They wanted
11 people to believe that they were the police or bigger
12 than the police. They bullied the police. We've
13 heard it in lots of witness statements where they just
14 "you've got to charge them, you've got to do this".
15 So one of my suggestions is that police infrastructure
16 should never be allowed to be used for private
17 prosecutions.

18 This takes me on to something else: the Director
19 of the Public Prosecutions and the Justice Select
20 Committee. I think it's incomprehensible that
21 a private prosecution can be brought from someone who
22 is both a victim, the investigator, and the
23 prosecutor. How can that happen in this day and age?

24 I would like to see the creation of a private
25 prosecution register because if there had been one

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1 when I was -- my solicitors would have been able to do
2 a quick search, hang on a minute, look at all these
3 other Post Office cases all been told they're the only
4 one. My prosecution would never have gone ahead.

5 I'd also like that any private prosecution in
6 the future is automatically passed to the DPP and at
7 which he point he can allow it to go forward; he can
8 refuse it because, like our cases, they were just a
9 total malicious affront to the public conscience that
10 should never have been anywhere near a court. They
11 abused the court system more than anything you'll
12 effort read about, I think, in our lifetimes.

13 And -- or he could strip it from them and pass
14 it to the CPS and the police, so that proper
15 oversight, proper investigation and a proper decision
16 could be made about prosecution, unlike what the
17 Post Office did.

18 To the Inquiry, I'd like to make a suggestion.
19 Mr Beer started calling the Post Office "POL". I was
20 prosecuted by the Royal Mail. There's been Consignia
21 and various legal guises of what "the Post Office" is,
22 but they are the Post Office. They're not POL. The
23 public don't know what POL is. Sorry, bear with me.

24 They're not Voldemort. We can name them. They
25 always have been, and they are, the Post Office.

1 They're not POL to many people -- certainly not to me.
2 They're the Post Office. So that's one thing I would
3 like you to consider, is call them the "Post Office"
4 because that's who they are and that's what did the
5 wrong.

6 When I was prosecuted, Adam Crozier was the
7 Chairman or the Chief Executive. I read in a BBC
8 Telegraph article that a few years before he took over
9 he admitted falsifying sales figures and he was let
10 off for youthful indiscretion. This is the same man
11 that then decided for a few thousand pounds that
12 I should be prosecuted and destroy my life. I think
13 he should be here answering questions, as well as all
14 the other heads of Post Office. I don't think there's
15 one that can be allowed to get away from this. This
16 has happened for 20 years.

17 To the Federation, the National Federation.
18 Now, when I first contacted the Federation, they
19 advised me to write letters of contrition to get my
20 job back. They formatted the letters and, if you read
21 them, they're a load of dribble. But they were then
22 used against me as a sign of guilt. Those letters
23 were presented as a sign of guilt. The NFSP (who
24 obviously we all know now has been stripped because
25 they're not a proper union), I think that the minimum

1 they should be doing is paying back all of the
2 subscriptions to the subpostmasters that have been
3 affected. And I think they should be disbanded
4 actually. I think they're too -- too closely wound up
5 with this whole scandal to survive it.

6 Specifically to the Post Office: I want you to
7 remove onerous threats, NDAs, gagging clauses from any
8 of your serving or past staff because I know the
9 reason that people haven't come forward like we want
10 them to, and we've -- as the JFSA, we've had these
11 people come to us and say, "I've got this information.
12 We can't say it because we've been threatened". If
13 you really, really are wanting to get this behind you,
14 let those people come forward: the investigators, the
15 helpline staff, the investigators. Let them tell us
16 what they know because without that we're not going to
17 get to the bottom of this.

18 I'd like to know -- I think from the evidence
19 I've seen -- this is my submission of the situation --
20 but the Post Office bosses were paid bonuses based on
21 performance. And we all know that the Post Office
22 were operating suspense accounts into the millions,
23 massive suspense accounts, which were either
24 postmasters' money, failed two-sided transactions, and
25 I'm pretty sure in saying that, from my understanding,

1 that those suspense accounts were added to the profit
2 and loss accounts of the Post Office, therefore
3 inflating the performance figures, therefore inflating
4 the bonuses that the top staff were getting. Victims'
5 money, in my opinion, was going into the pockets of
6 those that had persecuted them -- directly nearly.

7 I'd like a proper answer from them about how
8 their investigators were incentivised. I want to know
9 whether it was something to do with promotions,
10 bonuses, remuneration, but I think that should be
11 investigated properly. I want to know why they
12 approached the High Court cases with such disregard
13 for openness. And I also want to know when our
14 convictions were overturned why they felt it necessary
15 to stand up in court and read out all of the guilty
16 things they thought we were in court just before our
17 convictions were quashed, when a lot of that evidence,
18 as we know, was gleaned from nefarious ways.

19 Finally, I'm going to be a bit flippant but
20 there is a serious point. I'd like to make an offer
21 of money to the Post Office. Don't all fall off your
22 chairs, but I'd like Nick Read to put on the wall of
23 all these people dealing with these historic thingies
24 their strap line, with a slight amendment:

25 "Helping our victims to get life's important
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1 things done."
 2 I want that put on every wall because until they
 3 put that on every wall and put the victims first (not
 4 themselves, not their solicitors, not the Treasury,
 5 and not the Government), until the victims are put
 6 first this is never going to go away. We will be
 7 a thorn in their side *ad infinitum*. They will never
 8 get closure, they'll never be able to privatise it,
 9 they'll never be able to move on unless they put the
 10 victims first. And I think, even now, with the fake
 11 photocopy apology we got and things like that,
 12 everything you read, there's still -- people haven't
 13 got interim payments. They're still hanging on to
 14 these shreds of notes that were written up by
 15 investigators, of them being interpreted, interpreted,
 16 "Oh, they're guilty. Look, he admitted this, this,
 17 this, this and this". But none of its true because
 18 the Horizon system was spitting out figures that just
 19 didn't add up. And until they put the victims first,
 20 I don't think we can ever, ever move forwards.
 21 My last point is we've seen in -- I think
 22 there's been 700 prosecutions, the High Court cases,
 23 the failed mediation and the quashings that I don't
 24 know how many judges or magistrates that involves, but
 25 we know that in most of those cases the Post Office
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1 that. So I've had an interim payment and I shall be
 2 following them for compensation until the day I die.
 3 **SIR WYN WILLIAMS:** All right, I understand fully.
 4 **A.** I'd also -- let me just -- sorry, sorry, Sir Wyn.
 5 **SIR WYN WILLIAMS:** No, please carry on.
 6 **A.** I'd like to make the point that the 555, the victims
 7 who are in this little loop, feedback loop, I think
 8 it's incomprehensible that they are not dealing them
 9 with open honesty and coming forwards. The minimum
 10 they should be given back -- let's exclude
 11 compensation -- is the money that they took off them
 12 falsely.
 13 **SIR WYN WILLIAMS:** All right. It just remains for me to
 14 thank you for making a comprehensive witness
 15 statement, for coming to give oral evidence, obviously
 16 preparing yourself extremely thoroughly to do so, and
 17 giving me the benefit of many important details. So
 18 thank you very much.
 19 **A.** Thank you, Sir Wyn.
 20 **MS KENNEDY:** Chair, I think we're back at 2.00.
 21 **SIR WYN WILLIAMS:** All right. See you then.
 22 **MS KENNEDY:** Thank you.
 23 (1.03 pm)
 24 (Luncheon Adjournment)
 25 (2.00 pm)
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1 were not forthcoming. They didn't give full
 2 disclosure.
 3 So hope this Inquiry has the teeth to force that
 4 evidence out of them because I know, from personal
 5 experience, that they will try and hide it.
 6 That's all I've got to say thanks.
 7 **Q.** Is there anything else you wanted to say?
 8 **A.** That's all, thanks.
 9 **MS KENNEDY:** I'll just turn to the Chair to see if he has
 10 any questions for you.
 11 Do you have any questions, Chair?
 12 **SIR WYN WILLIAMS:** Just one question, please. When
 13 Ms Kennedy was asking you about compensation, you
 14 mentioned the compensation from the civil proceedings
 15 but obviously, because your conviction is quashed, you
 16 may have made an application for an interim payment.
 17 What is your position on that?
 18 **A.** Yes, let me be clear, Sir Wyn. So I didn't actually
 19 receive any compensation from the High Court. It was
 20 the JFSA gifted us a proportion because we went in
 21 with an all-for-one attitude to start with.
 22 So in the High Court they specifically said,
 23 "We're not giving any compensation to anyone who
 24 hasn't had a conviction". So now I feel that I'm
 25 a bit lucky because I have a legal route to chase
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1 **MR BLAKE:** Good afternoon, Chair.
 2 **SIR WYN WILLIAMS:** Let me unmute. Good afternoon,
 3 Mr Blake.
 4 **MR BLAKE:** We have this afternoon two witnesses who have
 5 been granted anonymity.
 6 **SIR WYN WILLIAMS:** Yes.
 7 **MR BLAKE:** The first I'm going to refer to as
 8 Witness 0283, and that is the number that I've taken
 9 from the right-hand side of the witness statement that
 10 he has provided.
 11 **SIR WYN WILLIAMS:** Fine.
 12 **WITNESS 0283 (affirmed)**
 13 **Questioned by MR BLAKE**
 14 **MR BLAKE:** Thank you very much. As you know, I'm
 15 Julian Blake and I'm going to be asking questions on
 16 behalf of the Chair this afternoon. We know you as
 17 Witness 0283. You should have in front of you
 18 a witness statement. Can you confirm that you have
 19 a witness statement dated, I think, 4 February of this
 20 year?
 21 **A.** I do.
 22 **Q.** Can I ask you just to turn to the final page of that
 23 witness statement. I think it's page 21. Can you
 24 confirm that that is your signature on that page?
 25 **A.** Correct, it is my signature.
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1 **Q.** Can you confirm that that statement is true to the
2 best of your knowledge and belief?
3 **A.** It is. Thank you.
4 **Q.** Thank you very much.
5 I'm going to start by asking you about your
6 background. Now, you don't need to tell us exactly
7 where you live but can you tell us what area of the
8 country you live in?
9 **A.** I live in Oxford.
10 **Q.** You're married and we're going to hear from your wife
11 next. What about your family life? Do you have
12 children?
13 **A.** I've got two children. One 24, in his final year of
14 medicine at Leeds, and my daughter is 21. She's
15 finished her university and she is working in
16 a recruitment firm.
17 **Q.** What job did you do before running a Post Office?
18 **A.** A little bit of history. I arrived in UK '86.
19 I worked for London Underground for a short period,
20 before joining the Prison Service, I was five years in
21 London, and then moved to Oxford for the next
22 five years. I finished my service in '97 in the
23 Prison Service. I did three years in a travel agency,
24 travelling from Oxford to London, which meant I woke
25 up at 4.30 in the morning to catch the bus at 7.00 to
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1 there was a name that was mentioned and I might just
2 take two minutes just to check with the solicitor to
3 the Inquiry whether it's necessary to break for
4 a short period.
5 **A.** I apologise.
6 **Q.** That's absolutely understandable.
7 Obviously, for all of those who are in the room,
8 there are restriction orders in place with regards to
9 the identification of yourself and your wife.
10 So your wife was the subpostmistress and what
11 was your technical role, what was your job
12 description?
13 **A.** Practical everyday working of the shop and the
14 Post Office on a day-to-day basis was my job. In
15 practice, I was the subpostmaster because my wife, she
16 had a job, she was a deputy head school teacher
17 working in a job share. We had two young children at
18 that point who were one and four years old, so we felt
19 that the set up of the Post Office and the shop, and
20 me looking after that, would allow us, with her job
21 share, to combine a business salary earnings with the
22 children's lives.
23 **Q.** You said that there was a business as well. So what
24 did you sell?
25 **A.** It was a retail shop. At that particular point, it
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1 reach my place of work, 8.30/9.00. I'd finish from
2 there and return back to Oxford by 7.00 in the evening
3 and, at that particular point, my wife and we decided
4 that this was too much and we needed something more
5 stable and looked at a post office.
6 **Q.** You have mentioned that you spent some time in the
7 Prison Service and I think that's why you have been
8 granted some anonymity. Can you just tell us what
9 your duties were, in general terms, there?
10 **A.** I was a prison officer, locking, unlocking, dealing
11 with all aspects of a prisoner's life.
12 **Q.** Why did you want to run a post office?
13 **A.** Secure income, good prospects, a community, working
14 within the community, permanency. So a lot of --
15 I mean, the Post Office being the Post Office, with
16 a set salary so, you know, you were assured of some
17 sort of an income, in spite of any other events that
18 might happen.
19 **Q.** You weren't the subpostmaster; is that right?
20 **A.** That's correct. The business that we purchased was in
21 the limited company's name. [Redacted], because she
22 put in her savings into the company, was the director
23 and I was the company secretary, so it was felt that,
24 as the director, she should be the postmistress.
25 **Q.** I am going to pause you there briefly, just because
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1 was more of a newsagent when we took it over. Over
2 the years, we developed lots of services within that
3 shop.
4 **Q.** Can you remember the year that you actually bought the
5 Post Office?
6 **A.** 2001.
7 **Q.** 2001. I'm going to ask you about Horizon.
8 **A.** Yes. It was 2001 on 9/11, the exact date that we had
9 a stock-take.
10 **Q.** When you purchased the Post Office was Horizon in
11 place at the time?
12 **A.** Yes.
13 **Q.** Did you receive training on Horizon?
14 **A.** Two days' training on site.
15 **Q.** How was that training for you?
16 **A.** They taught us how to go through transactions, how to
17 pay pensions, sell stamps, sell fishing licences, how
18 to do daily transactions. They went through that both
19 practically and with manuals being provided, should
20 there be a need.
21 **Q.** Was it useful?
22 **A.** I knew nothing of the Post Office or the shop, so for
23 me, it was useful in the sense I learnt a new skill of
24 what to do on an immediate basis, if a customer came
25 into the Post Office, how and what to serve them, yes.
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1 **Q.** Is that the only time when you were trained on
2 Horizon?

3 **A.** I had issues with the system in terms of shortfalls,
4 in terms of discrepancies, which I consistently raised
5 with the area manager. There were shortages which
6 built up and we were audited in February 2002 and that
7 audit showed a discrepancy of just under £2,000, which
8 I was told to make good, and I could make it good
9 immediately from the shop sales. The area manager,
10 she looked at what had happened, acknowledged, and
11 said that there were mitigating circumstances and she
12 was going to arrange for additional training for me to
13 happen. That was an extra Wednesday when a trainer
14 attended.

15 **Q.** Was that extra training useful?

16 **A.** Yes, in a sense. It certainly was useful.
17 Unfortunately, things didn't go wrong or happen as and
18 when you demand things to, you know, for transactions
19 to take place. So, certainly, their input helped my
20 understanding a little bit but unexplained shortfalls
21 didn't go.

22 **Q.** So you didn't experience shortfalls during the
23 training session itself?

24 **A.** He was there for a balance and, you know, if there was
25 a small amount of a shortfall, you know, by this time,

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1 the system.

2 **Q.** Were correction notices the only way that you realised
3 that there was a shortfall or was there some other
4 way?

5 **A.** No, that was the only time that I could reconcile one
6 that particular item was connected to this one
7 particular transaction.

8 **Q.** Each time that you noticed that there was a problem
9 did you call the helpline?

10 **A.** I called the helpline every time I couldn't understand
11 or there was a difficulty with transactions. On one
12 particular occasion, on the Wednesday that we were
13 balancing, we had a £5,000 discrepancy, and I spent
14 hours and hours, and I spoke to the help
15 desk/helpline, and we couldn't make head or tail of
16 it, looked through each and every transaction.

17 Finally, I called a colleague, a postmistress,
18 who came at 8.00. We closed on the Wednesday at --
19 I think was 1.30 to start the balancing. She came at
20 8.00. We went through everything. She was able to
21 identify that one business deposit, instead of £500
22 deposit, that was made 5,500 deposit. So obviously
23 I was then able to speak to the help desk and they
24 told me to put it into the suspense account and that
25 on the following balance, or when we received the

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1 because of the written warning that I was sent that
2 I must make good any shortfalls, and if there were
3 overs I should take them out, I meticulously made sure
4 on every Wednesday balance the totals were correct.
5 I put money in. So there was no shortage after the
6 audit in February 2002.

7 **Q.** So I'd like to talk you through the various
8 shortfalls. When did you first experience shortfalls?

9 **A.** Right from the start, right from the start, ranging
10 from small, a few £20, £30, £50, right up to
11 £300/£400. Again, you would get correction notices
12 a few months down the line and, on occasions, that may
13 give you a positive surplus balance, again, that would
14 be in the region of £100/£200, which we would then
15 take out but balance the books.

16 **Q.** Can you tell us what is a correction notice?

17 **A.** If there was an error that was discovered subsequent
18 to the balancing, by the back office -- Post Office
19 back office, they would then send you a written
20 correction, an invoice sort of a thing, saying that,
21 for this particular thing, this much amount to be
22 debited or to be credited. And then you sort of rang
23 the help desk and said "I've received this correction
24 note, what do I do, how do I deal with it?" They
25 would talk you through and get you to enter that into

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1 correction note, but I was able to put that into the
2 suspense account, and move on, so that the following
3 day we could open.

4 **Q.** When you did call the helpline, in general, did you
5 speak to just one tier? We heard another witness talk
6 about --

7 **A.** There were two tiers. If the first tier couldn't help
8 you they would then escalate and say to you "We will
9 pass this to tier two, who will subsequently get in
10 touch". That was the problem because you needed
11 something sorted before 8.00 on the balancing day,
12 otherwise you had issues with opening up the following
13 day. So, at that point, you would then do the best
14 you could, as you understood it, to balance and turn
15 over a new page to start work on the following
16 Thursday.

17 **Q.** You've mentioned a couple of particular shortfalls and
18 I'd like to take them chronologically, if we can. So
19 after, I think, six months, do you recall a particular
20 shortfall?

21 **A.** That's the £5,000 shortfall that I mentioned but, at
22 the audit, we had a shortfall, cumulative shortfall,
23 of just under £2,000, at the first audit in
24 February 2002, where I was given a written warning by
25 the regional manager.

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1 **Q.** In total, how much do you think you paid to cover
2 alleged shortfalls?
3 **A.** It could be anywhere from £20,000 to £65,000. To
4 qualify that, unfortunately we don't know because my
5 staff, who was a manager in the Post Office, was
6 committing fraud, benefit fraud, in the Post Office
7 and when we had the second audit and the auditors and
8 investigators arrested my staff, took him to the
9 Post Office, they searched his house, they found
10 £10,000 in cash and they found £5,000 worth of benefit
11 books in his possession there.
12 And that has complicated getting an exact figure
13 of -- but when the audit took place in 2004, July,
14 there were no shortages. In fact, on completion of
15 the audit, we were £99 over because, at every
16 balancing day, I made sure that we covered any
17 shortfall, if there were.
18 **Q.** So the figure that you have given me, I think, was
19 quite a broad figure and that, I think you said,
20 included sums that perhaps were stolen or were outside
21 direct shortfalls.
22 **A.** Yes.
23 **Q.** I think in your statement you said between £17,000 and
24 £22,000 in shortfalls?
25 **A.** Correct, correct, correct.

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1 **Q.** I think you said that you paid back the £2,000
2 shortfall?
3 **A.** Yes. Fortunately for us, we developed our shop, which
4 was turning over a substantial amount, you know. So
5 we had a good cash flow and that helped me to be able
6 to cover the shortfall.
7 **Q.** The second audit was 15 July 2004.
8 **A.** Correct.
9 **Q.** What kind of an audit was that?
10 **A.** That was, I understand, an asset verification audit.
11 **Q.** Were you there for that initially?
12 **A.** No. I lived about 45 minutes away from the
13 Post Office and, by this time, I was concentrating
14 more on further developing the shop because the
15 Post Office salary, the pensions had all started to go
16 directly into banks. At one point we were paying
17 approximately £100,000 weekly in benefits to
18 Claimants. That was slowly drying up. I couldn't see
19 a greater future in the Post Office, whereas I could
20 develop things in the shop. So I was not there in the
21 Post Office to open up.
22 **Q.** When you did hear that the auditors had arrived, what
23 did you do about it?
24 **A.** So I received a call from my staff saying that there
25 were three people who were not allowing the

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1 **Q.** Let's talk about the audits. You have mentioned that
2 there are two audits.
3 **A.** Yes.
4 **Q.** The first, 8 February 2002, where you were told it was
5 a shortfall of £2,000. At first, how many auditors
6 attended or people who were carrying out an audit?
7 How many attended?
8 **A.** Two.
9 **Q.** Did anybody else arrive?
10 **A.** Oh, yes. When they discovered the shortfall, they
11 then called the security team, so security people
12 arrived and I was interviewed, I was cautioned, the
13 interview was recorded. At the end of that, the area
14 manager, she decided that what I had said was going to
15 be taken as mitigating circumstances and that she was
16 going to issue me with a written warning.
17 Now, this is all in spite of me not being the
18 subpostmaster, to warning was given to me in my name.
19 I was considered and taken to be the postmaster in all
20 these interactions.
21 **Q.** You said you were interviewed. Where did that take
22 place?
23 **A.** That took place in the Post Office, in full view. It
24 was a three-counter Post Office. As you enter the
25 shop with glass windows, open in sight of everyone.

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1 Post Office to be opened. I thought that this was
2 a hostage situation. I called the police, said that
3 I'd received a call from my staff that they were
4 unable to open the Post Office, I was leaving
5 immediately to attend, and I reached just around
6 10.00.
7 By this point, the investigator had actually
8 arrested my staff in the Post Office. They had
9 conducted the audit, finished it. They had found
10 nothing to help them but they had arrested that member
11 of staff.
12 They now needed to be able to search his house
13 but they couldn't do that without evidence of
14 wrongdoing and, despite not finding anything in the
15 audit and in the Post Office, they had the time up to
16 12 noon to get some evidence, and they fabricated one
17 document. One of the investigators produced one
18 document saying that I found it, I found it, we can
19 now get a warrant to search my staff's residence.
20 They went on to obviously search his house and
21 they found what I described previously.
22 **Q.** It's right to say that your staff member had stolen or
23 was found to have stolen --
24 **A.** Yes, he was found guilty. He received two and a half
25 years' prison sentence as well.

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1 **Q.** In relation to that audit that took place at that
 2 time, despite what happened with your employee, was
 3 there a shortfall showing to auditors?
 4 **A.** No, there was a discrepancy. There was not
 5 a shortfall. That discrepancy was that it was £99
 6 over, the Post Office owed me that money. So, in
 7 essence, there was no shortfall but they still called
 8 this financial irregularities, splashed me over the
 9 front pages of [redacted] and suspended -- took my
 10 keys, suspended me, and installed a new subpostmaster
 11 and not -- yes.
 12 **Q.** Can you describe a conversation that you had with the
 13 auditor?
 14 **A.** No conversation whatsoever with the auditors.
 15 **Q.** Were you told what would happen to you?
 16 **A.** Yes. Simon Smith, the area manager, told me that if
 17 I did not co-operate with the Post Office then they
 18 would seize our assets, our home, they would freeze
 19 our bank accounts and I was left under no doubt that I
 20 had to follow and do what they asked me to do. He
 21 told me I would never work in a post office, although
 22 I had no contract with the Post Office, I was not the
 23 subpostmaster. All these things were done to me.
 24 **Q.** What happened to your branch?
 25 **A.** It was -- I was suspended. The subpostmistress was
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1 Post Office because the Post Office had MoneyGram with
 2 them, and they were not happy that we were providing
 3 Western Union. And I developed my own money transfer
 4 business, directly to Kenya. I had my money business,
 5 products and services licence, had my consumer credit
 6 licence.
 7 **Q.** Is it fair to say that you had funds to keep your
 8 other business alive?
 9 **A.** I didn't have -- blank balances to do this but I had
 10 cash flows within the shop. We had literally managed
 11 to double our shop sales in this time by providing
 12 these additional services within the shop.
 13 **Q.** You said that there was a temporary subpostmaster that
 14 took over. Were you entitled to any of their takings?
 15 **A.** No, none whatsoever. The only part that we were given
 16 was a fraction of the lottery sales because the
 17 lottery sales were in the retail side of the shop and
 18 the temporary subpostmaster said he would pay us from
 19 those sales a per cent because we were achieving the
 20 sales.
 21 **Q.** Moving on to personal impact, you said that it was
 22 splashed over the front pages or something along those
 23 lines. Can you tell us about that?
 24 **A.** Yes. This happened exactly that -- the newspaper
 25 article happened on, I think, [redacted], the day we
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1 suspended. Our keys were taken. We were prohibited
 2 from entering and the new subpostmaster was warned
 3 that if Simon Smith saw us inside the Post Office, he
 4 would terminate that subpostmaster's contract as well.
 5 Simon Smith told me that he had done this previously.
 6 He suggested that I resign to prevent my business from
 7 going bankrupt.
 8 **Q.** In all of that experience, how did you feel?
 9 **A.** I felt, you know -- my, you know, stomach was
 10 churning, you know. It's difficult but every thing --
 11 you know, I was nervous, I was afraid, my future was
 12 flashing before my eyes. Overnight, I lost £50,000
 13 salary.
 14 **Q.** I want to talk to you about the impact on you both
 15 financial and personal. Let's start with financial
 16 then. You said you lost your salary of £50,000. How
 17 did you manage to keep your business?
 18 **A.** So we -- where have I got now?
 19 So we obviously started developing the shop much
 20 earlier. We developed a colour photo lab. We managed
 21 to get the National Lottery. We introduced
 22 an off-licence. We started making sandwiches and
 23 delivering sandwiches to shops in Oxford.
 24 We started providing financial services, Western
 25 Union. That was a bone of contention with the
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1 were moving from our house, which was 45 minutes away
 2 to a place which was literally five to ten minutes
 3 away from the shop, because with two young children,
 4 school going, all the other things, it had been become
 5 very difficult to -- you know, to commute and get from
 6 work to home and, on that particular day, front
 7 page -- the name of the Post Office, and it was
 8 splashed on the front pages whilst we were
 9 transporting our goods, we stopped at a petrol station
 10 and I saw in the [redacted] the front page, and I just
 11 could not believe that this is happening to us.
 12 They said -- put my name in it, they said I was
 13 a subpostmaster and they said this was -- there were
 14 financial irregularities. I mean, that falsehood --
 15 there were no financial irregularities. Their audit
 16 proved that there was a credit in the audit and that
 17 absolutely destroyed our money transfer business, you
 18 know.
 19 We were sending thousands of pounds for
 20 customers to Kenya every month and, like I said, we
 21 had our own money business service licence, our
 22 consumer credit licence, customers would come in to
 23 send money and if I was not available, they would
 24 take -- complete a send form, wrap it round the money
 25 that they wanted to send, leave it with my staff and
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1 go away. Amounts would range from between a few
 2 pounds to a few thousand pounds. They simply left the
 3 money, no receipt or anything. They absolutely
 4 trusted me. Their trust was not misplaced and they
 5 affectionately called me the "old man".

6 **Q.** How did that go after the newspaper article?

7 **A.** It absolutely -- it absolutely crashed. A Kenyan
 8 woman who used to use our money transfer shop, money
 9 transfer, you know, came into the shop a few years ago
 10 and said that, as a result of the newspaper article
 11 and the financial irregularities as reported by the
 12 Post Office, we stopped using the shop to send money
 13 and that business absolutely closed.

14 **Q.** How about your wider reputation in the local
 15 community?

16 **A.** Because we lived further away, where we lived it
 17 didn't matter that much but when we were at work, at
 18 the shop, we were openly accused of being fraudsters.

19 **Q.** How about your health?

20 **A.** I subsequently developed diabetes, I had heart issues,
 21 I got thyroid problems, I'm on constant medication --
 22 again, a lot of these are stress-related, whilst not
 23 directly contributed by the Post Office, certainly
 24 those are, you know, factors which have contributed to
 25 the ill health. At one point, my feet and back were

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1 **A.** Enormously. I mean, I tried to shield her as much as
 2 possible and take all the flak on my shoulders but, at
 3 the end, you know, money issues and childcare
 4 I couldn't be there as much as I previously did, you
 5 know. When I finished in my Prison Service and whilst
 6 I was working for the travel agency, I would look
 7 after my son and I would change his nappies and my
 8 wife was a deputy head, so she used to work and I used
 9 to look after the children, and I would work and she
 10 would look after. We interchanged roles.

11 But these things, it's a partnership. We worked
 12 together, we suffered together. She silently suffered
 13 without saying much.

14 **Q.** How about your children?

15 **A.** Oh, yeah, when I had my heart attack they were both
 16 magic. They both stepped in, they both came into the
 17 shop, you know, did all the ordering and did the shop
 18 sales and worked on the counter and actually supported
 19 my wife and said to her, "Listen, you have to be
 20 strong for all of us now". I was for five days in
 21 a coma but, you know, that's health. I can't blame
 22 the Post Office for that. What -- they did contribute
 23 to that but, yeah, the children were really wonderful,
 24 you know. You know, I can't bless them enough.

25 **Q.** Finally, in terms of the Post Office, I think your

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1 hurting so much I started taking paracetamol. When
 2 that stopped having an effect, I moved on to
 3 co-codamol. When that stopped having an effect I went
 4 on to tramadol, and I recognised that this was not
 5 good.

6 I tried to stop. My body would start shivering.
 7 I would not be able to sleep. I'd be pacing up and
 8 down my bedroom, disturbing my wife and the children
 9 sleeping on the floor below. So, again, at 2.00, in
 10 desperation, I'd take a tramadol. My shaking would
 11 subside, I would get some sleep, wake up in the
 12 morning, go to the shop and continue.

13 In holiday time, my wife went with the children
 14 for a week to London and that period I decided I'm
 15 going to stop taking these painkillers, I stopped,
 16 I suffered for a full week, but I was finally able to
 17 get off those medications and, I mean, now I just take
 18 the medications which I'm required to take as
 19 a preventative measure for the diabetes and for the
 20 cholesterol, for the blood pressure and heart. But
 21 those are maintaining the status quo, rather than
 22 for ...

23 **Q.** We're going to hear from your wife shortly but what
 24 was your observations about her at the time. Do you
 25 think she was affected?

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1 wife was a party to the Group Litigation, the *Bates*
 2 *and Others* case; is that right?

3 **A.** Both of us were. I was. Even I was and she was, yes.

4 **Q.** Did you receive a payment from that?

5 **A.** I did. I received a small payment of £5,000.

6 **Q.** Do you know how much your wife received?

7 **A.** I think it was about 40,000.

8 **Q.** Okay.

9 **A.** I don't know the exact figure for her but about
 10 40,000.

11 **Q.** What would you like from the Post Office now?

12 **A.** So, I mean, the financial part was that we remortgaged
 13 our house on an interest only 140,000 which was due
 14 for repayment on July 2020. We had 90,000 ready, we
 15 were short of 50,000, the bounce back loan came, we
 16 took that, we paid off, and cleared the --
 17 *(Unstable connection)*

18 **Q.** If you could pause for one moment.

19 **A.** -- the bounce back loan, we already defaulted on the
 20 bounce back loan.

21 **Q.** Sorry, I think there was a problem with the internet
 22 connection there. Let's try once more. I think you
 23 were talking about your house and loans that you had
 24 taken out is that right?

25 **A.** That's correct. £140,000 interest-only loan, which

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1 was due for repayment in July 2020. We had £50,000 --
 2 sorry, we had £90,000 put aside. We didn't have the
 3 balance, we were able to take a bounce back loan of
 4 50,000. We were able to pay off the mortgage, based
 5 on that, to clear off the finance that was taken to
 6 purchase the shop in the first instance, but we cannot
 7 repay the bounce back loan. That has now become
 8 £51,000. NatWest have threatened to stop providing us
 9 with banking services.

10 We, sort of, need help now or the bank will put
 11 us into bankruptcy.

12 **Q.** So what you are asking for is financial. Is there
 13 anything else that you'd like?

14 **A.** Sorry, yes, lots of things, please -- not lots of
 15 things but, you know, what is truly amazing is that
 16 the Post Office have not put forward a single case,
 17 not one case of a subpostmaster living in luxury,
 18 driving a Ferrari, having expensive goods, holidaying
 19 and partying. What has happened to their ill-gotten
 20 gains? No-one asked the question "Where is this
 21 so-called missing money?" In fact, every single
 22 affected postmaster has been shown to be suffering,
 23 broken financially, emotionally, physically and
 24 reputationally.

25 I am torn between wanting full and final
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1 compensation and retribution for the perpetrators.
 2 But, no, not retribution, actually justice for all the
 3 pain, suffering that these executives are responsible
 4 for and ministers are culpable for allowing it to
 5 happen. These people were not unpaid voluntary
 6 workers but all extremely well paid individuals and
 7 not one person accountable.

8 Lord Coulson of the Appeals Court correctly
 9 described the actions and behaviour of the Post Office
 10 as Victorian factory owners and Justice Fraser, in
 11 hundreds of pages of carefully considered arguments,
 12 delivered a judgment that totally shredded all
 13 Post Office's defence. The Government and ministers
 14 have not come out in good light in these judgments
 15 either.

16 Finally, why was the Barrister Clarke's advice
 17 not disclosed to the GLO, Group Litigation, but only
 18 at the Court of Appeal for the CCRC recommended cases?
 19 How can the settlement be called full, fair and final
 20 whilst this was concealed? Surely such concealment
 21 might be a criminal offence. It is of utmost urgency
 22 that the 555 from the GLO are immediately refunded the
 23 legal costs they had to pay.

24 Finally, please on the last, let me thank
 25 your Honour for providing us with this opportunity to
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1 tell what happened to us and also we appreciate the
 2 efforts made by your team in making this report
 3 interaction take place. Thank you.

4 **MR BLAKE:** Sir, do you have any questions at all?

5 **SIR WYN WILLIAMS:** No, I don't have any questions. Thank
 6 you.

7 I'm very pleased to accept your thanks but,
 8 really, the thanks is all down to you and people like
 9 you who are prepared to come to tell the Inquiry all
 10 the important details that you have been divulging to
 11 us. So thank you very much.

12 **A.** Thank you.

13 **MR BLAKE:** Chair, the next witness is another anonymous
 14 witness, Witness 0282, and that's the first anonymous
 15 witness's wife.

16 **SIR WYN WILLIAMS:** Yes.

17 **MR BLAKE:** I'm going to allow her to be sworn in now so
 18 will move out the way.

19 **WITNESS 0282 (affirmed)**

20 **Questioned by MR BLAKE**

21 **MR BLAKE:** Good afternoon. As you probably heard by now,
 22 I'm Julian Blake and I'm asking questions on behalf of
 23 the Chair today.

24 **A.** Hello.

25 **Q.** Hello. We are referring to you as Witness 0282.

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1 That's taken from the top right-hand corner of your
 2 witness statement. It's the number that your
 3 statement has been given.

4 **A.** Yes.

5 **Q.** I'm not going to identify you by name but can I just
 6 ask you to confirm that you have that statement in
 7 front of you, it's dated 4 February this year?

8 **A.** Yes, that's right, yes.

9 **Q.** Could I ask you to turn to the final page and just
 10 confirm that that is your signature? It's page 14.

11 **A.** That's right, yes, it is.

12 **Q.** Can you confirm that that statement is true to the
 13 best of your knowledge and belief?

14 **A.** It is.

15 **Q.** Thank you very much.

16 What did you do before you became
 17 a subpostmistress?

18 **A.** I was a teacher.

19 **Q.** How long had you done that for?

20 **A.** Ten years.

21 **Q.** Why did you want to become a subpostmistress?

22 **A.** It just fell with in our family life, as my husband
 23 just talked you through. It was a family decision
 24 that, you know, maybe this will help supplement our
 25 income because he had, you know, finished with the
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1 Prison Service and this was the next step for our
 2 life. We were ready to, you know, invest a bit of
 3 money and go into a small business and Post Office
 4 also seemed to be a fixed, steady income.
 5 **Q.** We've hearing that your husband received training on
 6 Horizon. Did you receive any training?
 7 **A.** I didn't. No, I didn't receive any training.
 8 **Q.** I think we've also heard that your role was relatively
 9 limited in terms of the actual running of the
 10 Post Office branch; is that right?
 11 **A.** Yes, yes, it was. I left most of the running to my
 12 husband. I think what happened is we took over in
 13 September but then in -- after a few months, I did go
 14 into the branch on certain days in December when there
 15 were double payments in the Post Office and the staff
 16 called in sick and there was a queue outside the door
 17 up to the bus stop on the main road, and my husband
 18 rang me saying "I need some help". So I had to step
 19 in and learn as you go along on the job.
 20 **Q.** At that time, you were still working as a teacher?
 21 **A.** I was still working as a teacher then, yes.
 22 **Q.** Did a time come when you didn't work as a teacher?
 23 **A.** Yes. This was three months gone and then I think it
 24 was another -- so six months since we got the
 25 business, it was getting to a point where [redacted]
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1 was coming in later and later trying to balance and
 2 work out the Post Office balancing.
 3 Sorry, I said the name.
 4 **Q.** I'll stop you there for one minute. We'll just make
 5 an adjustment to the YouTube.
 6 **A.** Sorry.
 7 **Q.** That's absolutely fine, and everybody in this room and
 8 everybody who's following on a live link is aware that
 9 there are restriction orders in place that protect
 10 your identity.
 11 **A.** My husband was coming later and later --
 12 **Q.** I'll just stop you there for one minute, just while
 13 they check.
 14 That's fine, that's absolutely fine. So,
 15 please, do continue.
 16 **A.** So, yes, he was coming in later and also we realised
 17 that things are not as easy as they sound when you go
 18 into, you know, employ people. They come in and
 19 sometimes there's not a steady staffing on the days
 20 you want. So you do realise -- sorry, I'll just ...
 21 So that's where I think we started thinking
 22 about that if I step in and help, also that it gives
 23 one more manpower from the family itself to develop
 24 the other side, as well, of the business. We were
 25 trying to concentrate on that right from the
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1 beginning, we were aware of that.
 2 **Q.** So what was the relationship between you giving up
 3 your job and shortfalls on Horizon, if any?
 4 **A.** Because it was also taking away my husband's time from
 5 the Post Office, because he was staying later and
 6 later to balance things. There was always the
 7 pressure of making sure on a Wednesday that you have
 8 got the balance as it should be. There was always
 9 something new coming up.
 10 If there was somebody coming in to bank --
 11 business banking was coming, there was something else
 12 happening, somebody coming in for a fishing licence --
 13 it was lots of new things which the two days that my
 14 husband had as a training, I did not -- I don't think
 15 that covered the whole thing. So, you know, also
 16 calling the helpline was taking time. So sometimes
 17 it's easier to call a subpostmaster who we knew
 18 locally.
 19 So that -- me being in the shop front also
 20 relieved him, my husband, of the pressure of, you
 21 know, watching that part or making sure that when the
 22 reps came from different parts for the business, one
 23 of us was around for that.
 24 **Q.** So did you ever call the helpline?
 25 **A.** I did not, no. I did not call the helpline.
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1 **Q.** So while your husband was calling the helpline or
 2 calling another subpostmaster, you would assist on the
 3 shopfloor?
 4 **A.** Yes, yes, that's right, yes.
 5 **Q.** We've heard about the shortfalls and we've hearing
 6 about the audits so we don't need to go into detail
 7 about that today. What we're interested in hearing is
 8 the effect on you personally.
 9 How did you feel when you were aware of the
 10 shortfalls?
 11 **A.** It's very worrying. It's worrying because they were
 12 not small amounts. We were working hard to -- as
 13 a school teacher, you know, you earn that amount in
 14 a month and then in a week, if you're having
 15 a shortfall of 2,000, that is a big amount to cover.
 16 You know, like my husband just said, that we were
 17 trying to develop that and we were fortunate that we
 18 added so many new aspects of the business. There was
 19 no off licence; we added that. So we kept on adding
 20 new things and he created the cash flow and he was
 21 able to put in the shortfalls.
 22 But I think -- I worried more because he was --
 23 his nature is just get on with it and let's, you know,
 24 sort it out. I worried about the financial aspect but
 25 how were we going to make this up, how we going to do
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1 this? So that, you know, was worrying.

2 **Q.** We heard about some impact on your family. Can you

3 tell us about the impact on your family?

4 **A.** Family, mainly it is also that I think both [redacted]

5 and I now realise --

6 **Q.** Sorry, you have mentioned the name again.

7 **A.** Sorry.

8 **Q.** I will just alert those who are -- that's absolutely

9 fine --

10 **A.** Sorry.

11 **Q.** Those who are in control of the YouTube link will now

12 be aware of that and I'll mention again that everybody

13 is aware that there are restriction orders in place in

14 relation to your identity your husband's identity.

15 Thank you very much. Please do continue.

16 **A.** So we were -- sorry. We now realised that how bad our

17 health had gone with both -- but he mentioned about

18 his, you know, all the other heart attacks and

19 everything. But I think we've all both realised that

20 we had worked blindly without looking after our own

21 health. We were just very, very committed to the fact

22 we wanted to keep our head afloat, make sure our

23 children were fine. So, yes, that was the main thing.

24 **Q.** Did it affect your position with friends and the local

25 community at all?

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1 **A.** I think the main thing was local community -- we were

2 working all hours so that I don't think we paid much

3 attention. Family, yes. People, our friends and

4 family were concerned, and my parents kept saying

5 about especially when we were wrongly convicted --

6 when we were wrongly suspended, sorry -- we were

7 wrongly suspended, my husband wanted to prove it

8 otherwise that why can't we be reinstated because we

9 had done nothing wrong. We spent lots of money going

10 to barristers and, you know, paying big large amount.

11 It was almost 25/30,000 at that time we paid in

12 lawyers' fees. Nobody was ready to touch or look at

13 the Post Office case because they're such a big

14 identity and, you know, nobody was ready to listen to

15 us.

16 At that time my parents kept telling us that,

17 you know, just leave it get on with it but I think,

18 you know, that time our families were worried about us

19 and they did keep telling us but we just didn't

20 listen, I don't think.

21 **SIR WYN WILLIAMS:** Can I just be clear about the reason

22 why you were taking legal advice and let me summarise

23 it as I see it.

24 Following your suspension, you wanted to

25 challenge it because you thought it was wrong, and is

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1 that why you were taking legal advice?

2 **A.** Yes, that's right, yes, yes.

3 **SIR WYN WILLIAMS:** But in the end you were unable to

4 successfully challenge your suspension and

5 termination; is that right?

6 **A.** Yes, yes, that is right. I think it was Bond

7 Pearce -- I think a couple of lawyers, they wrote back

8 to us from the Post Office side. But, yes, we were

9 not ready to accept the suspension because we had done

10 nothing wrong. We just couldn't accept it.

11 **SIR WYN WILLIAMS:** It follows, I presume, that you wanted

12 to challenge the suspension because you actually

13 wanted to continue running the Post Office?

14 **A.** Yes, yes, I had the petition, I had the Post Office

15 kept on advertising they wanted a Post Office in

16 [redacted] and all the locals wanted it and we thought

17 yes. In fact, when we redeveloped the business and we

18 asked -- when we had the pharmacy put in the shop, we

19 did go with the proposal to the Post Office saying

20 that we would give them a combi till at the

21 Post Office. We were quite, I think,

22 futuristic-thinking because now they're doing that as

23 combi tills Post Office but that time they wanted

24 a fortress, a three-counter fortress which I don't

25 think there was enough -- they were running it as one

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1 counter when they suspended us when they had the other

2 subpostmaster there. So we did say we would give them

3 one counter Post Office but they did not want that.

4 **SIR WYN WILLIAMS:** All right. Thank you sorry for

5 interrupting, Mr Blake.

6 **MR BLAKE:** No, not at all and, to follow up on that

7 question about lawyers and litigation, we know that

8 you were involved in the groups action the *Bates and*

9 *Others* case. Can you tell us briefly how you found

10 that experience?

11 **A.** That was a big relief to find somebody else who was

12 there to do it and I think our voices to be heard

13 jointly, mainly because there was hope at that time

14 that maybe some -- we could not believe initially. We

15 were quite cynical, [redacted] and I having gone,

16 having fought with the barristers and --

17 **Q.** Sorry, I will just let those following on YouTube

18 again to cut that short.

19 **A.** I'm so sorry.

20 **Q.** That's absolutely no problem at all and I'll just

21 repeat once again for everybody following the live

22 link and in the room that there is a restriction order

23 in place in relation to your identity and your

24 husband's identity. Absolutely, no problem at all.

25 Please do continue.

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1 **A.** So having been down that route of fighting with the
2 barristers and lawyers, we were cynical initially when
3 we joined the Group Litigation. We didn't think
4 anything is going to come of this because
5 Post Office -- and then, as time went along, we
6 started thinking and we were feeling that, oh, there
7 is support. The Freeths lawyers were listening and we
8 were thinking this -- we are not alone, this has
9 happened, and we could not believe how many people
10 were affected -- could not believe how many people.
11 **Q.** We've heard about what you received from that. What
12 would you like from the Post Office now?
13 **A.** I was going to work to -- keep the subpost -- I've
14 still got it out for 20 years. I would have been
15 a subpostmistress until I was going to retire at
16 whenever it was, 65/70. So that is one big thing,
17 my -- all these years.
18 Also, I would like the Government to pay the
19 expenses and costs associated with the Group
20 Litigation as they were responsible for the bad
21 handling of the subpostmasters and of how the
22 subpostmasters were treated. They should make good
23 the losses we experienced, as I would have carried on
24 being a subpostmistress if I had not been forced out.
25 I also strongly feel that the Inquiry must hold

1 those responsible to account. So that is the main
2 thing.
3 **Q.** Thank you. Is there anything else you'd like to add?
4 **A.** No. I think I've -- we've covered everything, yes.
5 No, I think that's fine.
6 **MR BLAKE:** Chair, do you have any questions at all?
7 **SIR WYN WILLIAMS:** No, thank you. So it just remains for
8 me to express my thanks for you coming to give
9 evidence before me. We have the witness statements of
10 both you and your husband and now your oral evidence
11 as well, so thanks very much.
12 Could I ask you when I stop speaking if you
13 would mute your microphone, because I have noticed
14 with a number of witnesses that occasionally they
15 start talking about things which I shouldn't hear. So
16 it's best if you mute it straight away and then there
17 won't be any danger of me hearing things that you
18 don't want me to hear. So thank you very much.
19 **A.** Thank you very much to listen to us. Thank you.
20 **MR BLAKE:** Thank you very much. It's 10.30 tomorrow
21 morning.
22 **SIR WYN WILLIAMS:** Yes. Thank you, Mr Blake. So 10.30 in
23 the morning everyone. Goodbye.
24 **(3.02 pm)**
25 **(Adjourned until 10.30 am the following day)**

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